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1. BACKGROUND

1.1 Purpose

The 1985 Housing Market Survey is a continuation of a series of rental housing market surveys. Rental market surveys were conducted by the Ministry of Housing between 1975 and 1982. A survey of home owners was also conducted in 1982. The Housing Policy and Program Development Branch of the Community Housing Wing in October 1985 sponsored the 1985 survey of home owners and private market tenants.

The purpose of this survey is to produce information capable of supporting detailed analysis of current shelter conditions experienced by specific groups.

The survey is designed to be a research resource for policy and program analysis. The survey provides an empirical basis for the analysis of problems in the current housing market. The survey contains over 100 measures which provide statistical details of:

- shelter costs
- shelter type
- household characteristics

The 1985 Housing Market Survey results have been compiled in the form of three volumes: 1) The Rental Market 2) The Ownership Market and 3) Socio-Economic Characteristics.

1.2. 1985 Housing Market Survey Details

The 1985 Housing Market Survey is the only information source of its type. The survey offers high quality and reliable information on the current Ontario housing market situation. It is compiled from a large sample of all private households for ten specific urban areas and for the entire province.

A random sample of renter and owner households in the following ten urban areas were interviewed by telephone: Hamilton, Kitchener, London, Oshawa, Ottawa, Sault Ste. Marie, Sudbury, Thunder Bay, Toronto, Windsor. The survey also contains a random sample for the remainder of Ontario. The total sample contains 5,948 renter and 4,735 owner households.

Canadian Facts, a Toronto-based market research firm conducted the telephone survey work, data coding and editing. The Ministry's Policy and Program Development Branch is solely responsible for all data analysis.

1. BACKGROUND

These reports provide an analysis of selected data collected during October 1985.

All previous surveys contain a 'core' of important market statistics, and the 1985 surveys also contain a similar core. The statistics from the 1985 surveys are generally comparable to statistics in the previous reports.

The core statistics are retained to enable time series analysis of important market statistics. However, market factors change over time. The 1985 survey content has been revised to better reflect current issues.

The survey sample design also received major revision. In previous surveys, only seven metropolitan areas were surveyed. The sample was increased to ten areas in order to have a more comprehensive picture of current conditions in local markets across the province. The metropolitan areas generally coincide with the Statistics Canada 'Census Metropolitan Area' boundaries.

All areas of the province outside the ten metropolitan areas were also sampled. The addition of cases from across the Province allows calculation of true provincial level statistics. Case weights must be applied to calculate provincial statistics.

1.3 Summary of Housing Market Survey Reports

The information collected in the three reports makes available the most current data on Ontario's housing market situation. The major issues addressed in both surveys cover:

a. The current cost of housing to home owners and tenants

b. Affordability problems experienced by both tenants and home owners

c. Maintenance and condition of the existing housing stock

d. Mobility of both home owners and tenants.

The ownership and renter Surveys include general questions on:

a. Socio-demographic measures such as household income, age and household mobility

b. Mobility measures such as reasons for moving and choosing present accommodation

c. Descriptive information on the types of accommodation in which people live, and on maintenance and upkeep.

1. BACKGROUND

The 1985 Ownership Market Survey offers the following information:

a. Social and financial characteristics of home owners:

b. Comparison of social and financial characteristics between high and low gross debt service (GDS) ratio households

c. Projected financial characteristics among households that will renew mortgages in the next five years.

d. Renovation and home purchase plans.

The 1985 Rental Market Survey offers the following information:

a. The current rent levels during October 1985

b. Rent increases between October 1984 and 1985

c Additional charges for utilities and other services

d. Tenant perceptions of building maintenance provided by landlords.

The third volume (Socio-Economic Characteristics) offers a more detailed analysis.

2. SUMMARY

The following is a summary of highlights from the report.

4. Mover and Non-Mover Groups

- Approximately 30 per cent of the respondents moved to a different rental dwelling since October 1984 (see table 4.1).
- Non-mover households consider location (46 per cent) as the major reason for choosing to remain in their present accommodation. The second major reason was price (19.8 per cent) (see table 4.3).
- One-third of movers (31.5 per cent) considered location as the major reason for choosing their present accommodation followed by 17.4 per cent giving mostly personal reasons. Price was referenced in 13.3 per cent of cases (see table 4.4).

5. Rent Increases

- About 90 per cent of all renter households surveyed had rent increases between October 1984 and October 1985. Of these households 72.2 per cent had rent increases of 7 per cent or less during the same period (see tables 5.2 and 5.3).
- The median per cent rent increases for all units in which an increase took place ranged from 4.0 per cent to 6.0 per cent by city (see table 5.1). The median increase for all units was 5.0 per cent across the province.

6. Rent Levels

- Ottawa and Toronto have the highest percentage of households paying $750.00 and more for rent. In Toronto, 13.6 per cent of the rents were $750.00 or more compared to .3 per cent of the rents in Sudbury (see table 6.1).
- Across the province, median rents range from $300.00 for a bachelor unit to $566.00 for units with four or more bedrooms (see table 6.4).

7. Maintenance and Services

- More than 60 per cent of the respondents are satisfied with the level of maintenance and services. An additional 21.8 per cent consider the maintenance adequate; while 16.8 per cent rate maintenance as poor or very poor (see table 7.1).
- Two thirds of non-mover households (63.2 per cent) consider the current level to be unchanged while 23.6 per cent indicate that the maintenance and services have improved (see table 7.2).

8. Separate Charges

- Approximately 85 per cent of the respondents pay one or more separate charges (see table 8.1).
- Cable television service is paid by 71.3 per cent of the respondents, followed by hydro with 53.5 per cent and parking with 24.5 per cent (see table 8.4).
- Households that pay separate charges have higher total rents (including separate charges) than households without separate charges (see table 8.5).

9. Intentions To Purchase A Home

- Almost half of the respondents (41.1 per cent) indicated that they intend to buy a home. Of this group 21.2 per cent plan to buy a home within 12 months (see table 9.1).
- More than half of the respondents that are not considering purchasing homes (55.5 per cent) think homes 'too expensive'; followed by 17 per cent that consider themselves 'too old' and 12.2 per cent are satisfied with renting (see table 9.2).
- Of the respondents that indicate interest in purchasing homes, 25.8 per cent are willing to make monthly mortgage payments of $750.00 and over (see table 9.4).
- However 40.7 per cent of those interested in purchasing a home have no down payment available, and 23.8 per cent have $5,000 or less (see table 9.5).

2. SUMMARY .

10. Socio-Economic Characteristics

- A majority of renters (56.1 per cent) are under the age of 35 years (see table 10.1.1).
- Non-family households make up 42.1 per cent of the rent population surveyed (see table 10.1.2.).
- Almost three quarters (73.4 per cent) pay less than 30 per cent of their gross household incomes in rent. Less than 10 per cent (7.4 per cent) of renters experience rent-to-income ratios greater than 50 per cent (see table 10.2.1.).

3. INTRODUCTION TO SURVEY RESULTS

The objectives to the 1985 Rental Housing Market Survey are as follows:

- To determine rent levels in selected cities during October 1984 and October 1985.
- To determine annual rent increases since October 1984.
- To determine how many tenants are experiencing affordability problems.
- To determine tenant perceptions of building maintenance provided by landlords.
- To determine tenant intentions to purchase a home.

Survey results are broken down into the following sections:

4. mover and non-mover groups
5. rent increases (non-movers)
6. rent levels (all units)
7. maintenance and services
8. separate charges
9. intentions to purchase a home
10. socio-economic characteristics

11, & 12. The technical appendix and definitions

Each section provides a wide variety of statistics. The statistics are generally presented for each metropolitan area and for the province as well. The results of statistical significance tests are also noted. Statistics identified by '&' did not achieve statistical significance.

The following points should be kept in mind when interpreting the statistics:

The survey is of households, not of rental units. Vacant units are not included in the sample. The rents for vacant units are not reflected in average rent and similar statistics.

3. INTRODUCTION TO SURVEY RESULTS

Statistics reflect conditions in the private rental market. Households which live in units where the rents are subsidized by public or private agencies are not included in the sample.

Population estimates are based upon 1981 Census counts of rental households minus the number of subsidized rental units. Current population estimates may be calculated by selecting an appropriate household increase factor.

4. MOVER AND NON-MOVER GROUPS

"Non-mover" households are those households who occupied the 1985 survey unit for a minimum of one year. "Mover" households, have moved during the period between October 1984 and October 1985. Information was collected from both "mover" and "non-mover" households. The distribution of non-mover households across cities and building size is important in Section 5 in the interpretation of rent-increases.

HIGHLIGHTS

- Approximately 30 per cent of the respondents moved to a different rental dwelling since October 1984.
- Non-mover households are evenly distributed across the building size categories as outlined in table 4.2.
- Non-mover households consider location* (46 per cent) as the major reason for choosing their present accommodation. The second major reason was price.**
- In table 4.4, 31.5 per cent of the movers considered location* as the major reason for choosing their present accommodation followed by 17.4 per cent giving mostly personal reasons. Price** was referenced in 13.3 per cent of cases.

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* The category 'location' includes responses which reference physical convenience as well as quality of the neighbourhood.

** The category 'price' includes responses which reference rent levels as well as affordability.

TABLE 4.1 . RENTER MOBILITY DURING THE PERIOD OCTOBER 1984 TO OCTOBER 1985 .

	NON-MOVERS	MOVERS					
	RENTED SAME UNIT	RESIDED IN SAME CITY	RESIDED IN ONTARIO, OTHER CITY	RESIDED OUTSIDE THE PROVINCE	RESIDED OUTSIDE CANADA	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	#	#
HAMILTON	72.2	17.8	8.3	1.2	.5	58000	421
KITCHENER	62.7	24.2	10.5	1.4	1.2	34000	429
LONDON	59.5	29.0	8.9	2.1	.5	40100	573
OSHAWA	64.5	19.2	13.7	2.2	.5	14600	417
OTTAWA	65.7	22.6	5.8	5.4	.6	82200	501
SAULT STE.MARIE	56.0	31.4	10.5	1.4	.7	6500	430
SUDBURY	64.6	24.0	10.6	.6	.2	14300	650
THUNDER BAY	60.6	27.3	8.8	3.0	.4	10300	571
TORONTO	69.5	20.1	7.2	2.4	.9	364300	806
WINDSOR	68.2	23.0	7.4	.9	.5	23200	566
REMAINDER OF ONTARIO	72.0	12.3	14.2	1.6	---	257000	541
PROVINCE	68.9	18.8	9.5	2.2	.5	904500	5905

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.2 . PER CENT NON-MOVERS BY BUILDING SIZE .

	SINGLE/SEMI/ ROWHOUSE	MULTIPLE DWELLING UNITS			ALL UNITS	POPULATION ESTIMATES	SAMPLE SIZE
		LESS THAN 6 UNITS	6 TO 50 UNITS	50 UNITS AND OVER			
METRO AREA	%	%	%	%	%	#	#
HAMILTON	76.6	64.5	67.1	73.3	72.4	41900	301 &
KITCHENER	62.3	65.1	62.1	63.9	63.1	21700	267 &
LONDON	59.3	59.4	62.2	60.6	60.4	24400	338 &
OSHAWA	58.1	67.6	73.2	67.6	64.9	9500	264 &
OTTAWA	59.9	62.3	65.6	70.6	65.5	53900	325 &
SAULT STE.MARIE	52.0	49.4	61.5	61.3	55.7	3600	229 &
SUDBURY	62.2	63.6	63.3	71.3	64.6	9200	402 &
THUNDER BAY	54.2	61.3	59.4	76.2	60.0	6100	329
TORONTO	63.1	65.2	66.0	73.1	69.2	250300	539 &
WINDSOR	71.9	54.8	68.8	69.1	67.5	15600	372
REMAINDER OF ONTARIO	69.3	72.3	72.9	73.5	71.3	181200	366 &
PROVINCE	65.5	67.4	68.2	71.8	68.6	617200	3732

& Differences are not statistically significant.

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.3 . REASONS FOR CHOOSING PRESENT ACCOMODATION (non-movers) .

METRO AREA	LESS SPACE	MORE SPACE	LIKED NEIGHBOURHOOD	PRICE	CONVENIENT LOCATION	QUALITY OF UNIT	ONLY CHOICE	OTHER	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	#	#
HAMILTON	2.0	4.9	13.2	20.1	29.9	6.3	9.2	14.5	41900	304
KITCHENER	1.9	6.0	9.7	23.9	30.2	7.1	6.7	14.6	21700	268
LONDON	1.8	6.5	8.2	19.1	35.6	4.4	6.2	18.2	24400	340
OSHAWA	1.1	5.6	7.8	26.9	24.6	9.7	14.9	9.3	9500	268
OTTAWA	.6	4.0	10.9	23.4	33.7	4.3	8.5	14.6	53900	329
SAULT STE.MARIE	2.5	7.5	8.7	21.2	32.0	6.6	7.5	14.1	3600	241
SUDBURY	1.4	6.4	7.9	25.1	30.5	5.5	14.3	8.8	9200	419
THUNDER BAY	.3	5.2	8.1	26.3	24.9	7.5	16.8	11.0	6100	346
TORONTO	.4	2.5	12.0	19.9	38.8	6.6	11.6	8.2	250300	559
WINDSOR	1.3	3.1	9.4	23.6	30.9	3.6	10.1	17.9	15600	385
REMAINDER OF ONTARIO	1.9	3.9	9.7	16.9	33.8	3.9	12.2	17.6	181200	390
PROVINCE	1.1	3.7	10.8	19.8	35.2	5.5	11.1	12.9	617200	3849

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

3) All responses where rent levels or affordability are referenced are grouped in the category 'Price.'

TABLE 4.4 . REASONS FOR CHOOSING PRESENT ACCOMODATION - MOVERS BETWEEN OCTOBER 1984 AND OCTOBER 1985 .

METRO AREA	LARGER UNIT	SMALLER UNIT	PRICE	TENURE CHANGE	LIKED NEIGHBOURHOOD	QUALITY OF UNIT	CONVENIENT LOCATION	LOSS OF UNIT	CHANGES IN HOUSEHOLD*	PRIVACY/ INDEPENDENCE	OTHER**	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	%	%	%	#	#
HAMILTON	13.5	2.7	9.9	2.7	4.5	9.9	24.3	.9	10.8	10.8	9.9	16100	111
KITCHENER	8.3	2.5	14.0	---	2.5	10.8	32.5	.6	5.1	4.5	19.1	12300	157
LONDON	14.7	4.9	10.2	.9	2.7	8.4	24.9	2.2	4.0	10.2	16.9	15700	225
OSHAWA	12.2	4.8	20.4	2.0	2.0	7.5	32.7	2.7	4.8	6.8	4.1	5100	147
OTTAWA	13.2	.6	19.2	.6	3.6	8.4	26.3	---	7.8	7.2	13.2	28300	167
SAULT STE.MARIE	15.2	5.4	13.0	.5	3.8	4.9	26.1	2.2	8.7	7.1	13.0	2900	184
SUDBURY	12.2	4.1	12.7	---	2.7	11.8	23.5	2.3	8.6	5.4	16.7	5100	221
THUNDER BAY	6.9	.9	12.5	.5	2.8	11.1	31.5	4.2	9.3	6.9	13.4	4200	216
TORONTO	14.7	2.5	16.4	1.7	2.5	5.5	27.3	2.9	4.6	5.0	16.8	114000	238
WINDSOR	9.0	3.4	9.0	---	2.8	10.7	22.0	1.7	9.0	15.3	16.9	7600	177
REMAINDER OF ONTARIO	10.1	5.0	7.9	.1	2.5	5.5	33.4	.1	7.5	5.1	12.8	75800	151
PROVINCE	12.6	3.2	13.3	1.0	2.8	6.8	28.7	1.6	6.3	6.2	17.4	287100	1994

* Changes in Household: changes such as expecting a baby; marriage; separation/divorce.
** Other: all other personal reasons.

NOTES
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

3) All responses where rent levels or affordability is referenced are grouped in the category 'Price.'

5. RENT INCREASES

This section determines the annual rent changes incurred by individual households since October 1984. Rent increase statistics provide measures of rent change for units, not for occupants. Thus the rent increase statistics presented in the tables in this section include non-movers only. This section provides a breakdown of the number of households that have had rent increases; the per cent rent increase; and households that have had no rent increase.

. HIGHLIGHTS

- Approximately 90 per cent of all rental units had rent increases between October 1984 and October 1985. Of these units 74.4 had rent increases of 7 per cent or less during the same period. (see tables 5.2 and 5.3).
- Table 5.1 indicates that the median per cent increase for all units in which an increase took place (units with no rent increase were excluded) range from 4.0 per cent to 6.0 per cent by city. The median increase was 6.0 per cent across the province. The Provincial median rent increase among all units was 5.0 per cent.
- The distribution of rent increases by income is presented in table 5.5. The distributions for low and high income groups were similar in all cities.

TABLE 5.1 . MEDIAN AND AVERAGE PER CENT RENT INCREASES AMONG NON-MOVERS, OCTOBER 1984 TO OCTOBER 1985 .

METRO AREA	MEDIAN PER CENT INCREASE AMONG UNITS WITH * RENT INCREASES		SAMPLE SIZE	MEDIAN PER CENT INCREASE AMONG ** ALL UNITS		SAMPLE SIZE	POPULATION ESTIMATES
	AVERAGE %	MEDIAN %	#	AVERAGE %	MEDIAN %	#	#
HAMILTON	7.3	6.0	236	5.9	6.0	265	41900
KITCHENER	8.1	6.0	209	6.5	6.0	232	21700
LONDON	6.2	6.0	284	5.2	6.0	324	24400
OSHAWA	8.7	6.0	231	7.6	6.0	253	9500
OTTAWA	10.7	6.0	256	9.2	6.0	287	53900
SAULT STE.MARIE	7.4	4.0	176	5.0	3.0	231	3600
SUDBURY	5.3	5.0	338	3.9	4.0	397	9200
THUNDER BAY	5.4	5.0	277	4.3	5.0	324	6100
TORONTO	7.3	6.0	447	6.0	6.0	510	250300
WINDSOR	8.8	6.0	334	7.5	6.0	368	15600
REMAINDER OF ONTARIO	4.4	4.0	339	3.9	4.0	378	181200
PROVINCE	6.7	6.0	3127	5.6	5.0	3569	617200

* Excludes units with no rent increase

** Includes units with rent increase

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.2 . PERCENTAGE OF UNITS WITH NO RENT INCREASE BY BUILDING SIZE (non-movers) .

METRO AREA		SINGLE/SEMI/ ROWHOUSE	SAMPLE SIZE	LESS THAN 6 UNITS	SAMPLE SIZE	6 UNITS OR MORE	SAMPLE SIZE	POPULATION ESTIMATES
		%	#	%	#	%	#	#
HAMILTON	no rent increase	14.9	11	22.2	4	8.2	14	41900
	rent increase	85.1	63	77.8	14	91.8	157	
KITCHENER	no rent increase	10.6	7	11.1	4	9.4	12	21700 &
	rent increase	89.4	59	88.9	32	90.6	116	
LONDON	no rent increase	12.6	12	18.4	7	10.1	19	24400
	rent increase	87.4	83	81.6	31	89.9	169	
OSHAWA	no rent increase	8.7	8	16.7	4	7.6	10	9500 &
	rent increase	91.3	84	83.3	20	92.4	122	
OTTAWA	no rent increase	11.1	9	10.5	4	10.3	17	53900 &
	rent increase	88.9	72	89.5	34	89.7	148	
SAULT STE.MARIE	no rent increase	21.3	16	38.5	15	21.0	22	3600
	rent increase	78.7	59	61.5	24	79.0	83	
SUDBURY	no rent increase	16.8	24	18.9	18	9.7	14	9200 &
	rent increase	83.2	119	81.1	77	90.3	130	
THUNDER BAY	no rent increase	14.4	18	22.2	12	7.7	10	6100
	rent increase	85.6	107	77.8	42	92.3	120	
TORONTO	no rent increase	20.0	22	37.0	10	7.6	27	250300
	rent increase	80.0	88	63.0	17	92.4	326	
WINDSOR	no rent increase	10.3	12	12.2	6	6.4	12	15600
	rent increase	89.7	105	87.8	43	93.6	176	
REMAINDER OF ONTARIO	no rent increase	3.2	5	10.2	8	11.4	15	181200
	rent increase	96.8	142	89.8	68	88.6	116	
PROVINCE	no rent increase	10.9	144	16.6	92	8.9	172	617200
	rent increase	89.1	981	83.4	402	91.1	1663	

& Differences are not statistically significant.

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.3 . DISTRIBUTION OF PER CENT RENT INCREASE (non-movers) .

METRO AREA	0%	< 2%	2 - 5%	6 - 7%	8 - 10%	11 - 20%	21 - 29%	30% AND OVER	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	#	#
HAMILTON	10.9	11.7	23.8	36.6	7.5	6.0	1.5	1.9	41900	265
KITCHENER	9.9	7.8	20.3	38.4	11.6	9.9	.4	1.7	21700	232
LONDON	12.3	12.7	16.4	43.2	9.3	5.6	.3	.3	24400	324
OSHAWA	8.7	13.4	25.7	32.0	9.1	8.3	.4	2.4	9500	253
OTTAWA	10.8	9.4	26.8	34.8	9.1	7.0	1.0	1.0	53900	287
SAULT STE.MARIE	23.8	23.8	28.6	14.7	4.8	2.2	.4	1.7	3600	231
SUDBURY	14.9	24.4	21.9	24.2	7.6	6.3	.8	---	9200	397
THUNDER BAY	14.5	22.8	22.5	25.0	6.8	7.1	.6	.6	6100	324
TORONTO	12.4	7.6	23.3	34.9	11.6	7.3	2.0	1.0	250300	510
WINDSOR	9.2	17.9	14.1	27.7	9.5	16.8	3.0	1.6	15600	368
REMAINDER OF ONTARIO	10.3	27.6	30.1	24.9	5.1	2.0	---	---	181200	333
PROVINCE	11.4	15.3	25.2	31.7	8.8	5.8	1.1	0.8	617200	3524

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.4

PER CENT RENT INCREASE BY BUILDING SIZE (non-movers)

		0%	<2%	2 - 5%	6 - 7%	8 - 10%	11 - 20%	21 - 29%	OVER 30%	MEDIAN PER CENT INCREASE	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA		%	%	%	%	%	%	%	%	%	#	#
HAMILTON	single/semi/row	14.9	32.4	23.0	23.0	2.7	2.7	1.4	---	3.5	41900	74
	less than 6 units	22.2	22.2	16.7	27.8	5.6	5.6	---	---	4.5		18
	6 units or more	8.2	1.8	24.6	43.3	9.9	7.6	1.8	2.9	6.0		171
KITCHENER	single/semi/row	10.6	22.7	18.2	33.3	9.1	6.1	---	---	5.0	21700	66
	less than 6 units	11.1	2.8	33.3	30.6	11.1	8.3	---	2.8	6.0		36
	6 units or more	9.4	.8	18.0	43.8	12.5	12.5	.8	2.3	6.0		128
LONDON	single/semi/row	12.6	29.5	20.0	21.1	10.5	6.3	---	---	4.0	24400	95
	less than 6 units	18.4	18.4	15.8	34.2	10.5	2.6	---	---	5.0		38
	6 units or more	10.1	3.2	14.4	56.9	8.5	5.9	.5	.5	6.0		188
OSHAWA	single/semi/row	8.7	27.2	23.9	26.1	3.3	8.7	---	2.2	5.0	9500	92
	less than 6 units	16.7	25.0	20.8	25.0	---	8.3	---	4.2	4.0		24
	6 units or more	7.6	1.5	27.3	37.1	15.2	8.3	.8	2.3	6.0		132
OTTAWA	single/semi/row	11.1	22.2	28.4	23.5	9.9	4.9	---	---	5.0	53900	81
	less than 6 units	10.5	13.2	28.9	31.6	2.6	2.6	7.9	2.6	5.0		38
	6 units or more	10.3	2.4	26.1	41.2	10.3	8.5	---	1.2	6.0		165
SAULT STE. MARIE	single/semi/row	21.3	44.0	20.0	8.0	2.7	1.3	---	2.7	1.0	3600	75
	less than 6 units	38.5	25.6	20.5	12.8	2.6	---	---	---	1.0		39
	6 units or more	21.0	7.6	38.1	21.0	6.7	3.8	---	1.9	4.0		105
SUDBURY	single/semi/row	16.8	38.5	18.9	16.1	3.5	4.9	1.4	---	2.0	9200	143
	less than 6 units	18.9	29.5	15.8	17.9	10.5	6.3	1.1	---	4.0		95
	6 units or more	9.7	6.3	29.2	38.2	9.0	7.6	---	---	6.0		144
THUNDER BAY	single/semi/row	14.4	41.6	16.0	12.0	9.6	4.8	.8	.8	2.0	6100	125
	less than 6 units	22.2	22.2	33.3	11.1	3.7	7.4	---	---	4.0		54
	6 units or more	7.7	5.4	26.2	43.1	6.2	10.0	.8	.8	6.0		130
TORONTO	single/semi/row	20.0	21.8	21.8	20.0	10.0	4.5	1.8	---	4.0	250300	110
	less than 6 units	37.0	7.4	14.8	18.5	7.4	7.4	3.7	3.7	3.0		27
	6 units or more	7.6	3.1	25.2	39.9	12.7	8.2	2.0	1.1	6.0		353
WINDSOR	single/semi/row	10.3	36.8	13.7	22.2	5.1	9.4	---	2.6	4.0	15600	117
	less than 6 units	12.2	30.6	16.3	22.4	8.2	6.1	4.1	---	5.0		49
	6 units or more	6.4	2.7	13.3	33.0	13.3	25.5	4.8	1.1	6.5		188
REMAINDER OF ONTARIO	single/semi/row	3.2	55.1	26.1	12.9	2.6	.0	.0	.0	2.0	181200	146
	less than 6 units	10.2	15.3	44.6	24.7	5.1	.1	.1	---	5.0		76
	6 units or more	11.4	5.9	31.3	37.0	8.6	5.6	---	.1	6.0		131
PROVINCE	single/semi/row	10.9	37.8	23.6	17.9	6.1	2.9	.7	.2	3.0	617200	1124
	less than 6 units	16.6	14.7	33.0	24.4	5.9	2.8	1.5	1.1	5.0		494
	6 units or more	8.9	3.5	25.6	40.3	11.2	8.1	1.3	1.1	6.0		1835

NOTES

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

3) Duplex units included in the 'Less than 6 units' category

TABLE 5.5 . PER CENT RENT INCREASE BY ANNUAL HOUSEHOLD INCOME (non-movers) .

		2% AND LESS	2 - 5%	6 - 7%	8 - 10%	11 - 20%	21 - 29%	30% AND OVER	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA										
		%	%	%	%	%	%	%	#	#
HAMILTON	less than $20,000	15.5	23.7	41.2	8.2	5.2	3.1	3.1	41900	97 &
	$20,000 and over	25.8	25.0	32.8	6.3	8.6	.8	.8		128
KITCHENER	less than $20,000	17.8	13.3	35.6	18.9	14.4	---	---	21700	90 &
	$20,000 and over	16.7	24.5	37.3	7.8	9.8	1.0	2.9		102
LONDON	less than $20,000	24.6	15.2	49.3	7.2	2.2	.7	.7	24400	138 &
	$20,000 and over	24.6	17.4	39.1	10.9	8.0	---	---		138
OSHAWA	less than $20,000	13.7	20.5	35.6	17.8	6.8	---	5.5	9500	73
	$20,000 and over	24.5	27.0	31.9	5.5	9.2	.6	1.2		163
OTTAWA	less than $20,000	21.5	16.9	35.4	9.2	13.8	1.5	1.5	53900	65 &
	$20,000 and over	20.0	31.9	34.1	8.1	4.3	1.1	.5		185
SAULT STE.	less than $20,000	52.7	21.5	15.1	6.5	1.1	1.1	2.2	3600	93 &
MARIE	$20,000 and over	44.1	34.3	13.7	2.9	2.9	---	2.0		102
SUDBURY	less than $20,000	36.9	25.5	22.3	7.6	6.4	1.3	---	9200	157 &
	$20,000 and over	38.0	19.8	26.7	9.1	6.4	---	---		187
THUNDER BAY	less than $20,000	36.5	20.9	27.8	7.0	7.8	---	---	6100	115 &
	$20,000 and over	35.3	24.4	25.0	5.8	7.1	1.3	1.3		156
TORONTO	less than $20,000	18.8	15.6	36.7	15.6	8.6	3.9	.8	250300	128
	$20,000 and over	19.8	26.8	33.2	10.4	7.7	1.3	.7		298
WINDSOR	less than $20,000	24.8	11.7	32.4	9.0	15.9	4.8	1.4	15600	145 &
	$20,000 and over	26.3	15.6	24.6	10.2	19.2	2.4	1.8		167
REMAINDER OF	less than $20,000	35.9	39.7	19.8	2.3	2.2	.0	.1	181200	170
ONTARIO	$20,000 and over	33.4	24.9	27.7	10.4	3.5	.1	.0		110
PROVINCE	less than $20,000	26.9	26.4	29.9	8.5	6.0	1.7	.7	617200	1271
	$20,000 and over	23.7	26.1	32.0	9.6	6.9	1.0	.6		1736

& Differences are not statistically significant.

NOTES

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

6. RENT LEVELS

This section presents the October 1985 rent levels of all units (movers and non-movers). The rent distribution is broken down by first looking at all units by city; by building size, income and bedroom count.

HIGHLIGHTS

- Table 6.1 presents rent levels by city. In Toronto 47.3 per cent of the rents are $550.00 and over, compared to 48.8 per cent of the rents in Sudbury that are $349.00 and less.
- Table 6.4 indicates that median rents range from $300.00. for a bachelor to $566.00 for a unit with four or more bedrooms throughout the province.

TABLE 6.1

. OCTOBER 1985 RENT DISTRIBUTION (ALL UNITS) .

METRO AREA	LOW THRU $249.00	$250.00 $349.00	$350.00 $424.00	$425.00 $549.00	$550.00 $624.00	$625.00 $749.00	$750.00 THRU HIGH	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	#	#
HAMILTON	8.6	28.9	26.1	23.0	5.6	6.1	1.8	58000	395
KITCHENER	9.7	28.5	30.0	22.1	4.0	3.2	2.5	34000	403
LONDON	6.1	29.9	25.2	24.2	7.5	5.2	2.0	40100	559
OSHAWA	4.0	11.5	20.7	36.2	10.7	12.0	5.0	14600	401
OTTAWA	1.9	10.4	18.8	28.2	11.3	16.5	12.9	82200	479
SAULT STE.MARIE	10.4	24.3	28.3	28.1	5.0	3.5	.5	6500	424
SUDBURY	19.2	29.6	27.7	15.4	5.2	2.5	.3	14300	631
THUNDER BAY	11.4	16.4	20.3	31.0	11.6	7.7	1.6	10300	561
TORONTO	3.5	8.4	18.7	32.2	10.4	13.3	13.6	364300	777
WINDSOR	12.9	25.7	21.4	26.3	8.9	3.8	1.1	23200	560
REMAINDER OF ONTARIO	14.4	25.8	32.1	21.0	5.8	.1	.8	257000	533
PROVINCE	7.8	17.6	24.1	26.9	8.3	8.0	7.3	904500	5723

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.2

OCTOBER 1985 RENT DISTRIBUTION BY BUILDING SIZE

METRO AREA		LOW THRU $249.00	$250.00 $349.00	$350.00 $424.00	$425.00 $549.00	$550.00 $624.00	$625.00 $749.00	$750.00 THRU HIGH	AVERAGE RENT	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	%	%	%	%	%	$	#	#
HAMILTON	single/semi/row	16.3	11.2	4.1	28.6	14.3	18.4	7.1	494	58000	98
	less than 6 units	13.3	46.7	16.7	23.3	---	---	---	351		30
	6 units or more	4.9	33.1	35.7	20.9	3.0	2.3	---	381		263
KITCHENER	single/semi/row	10.7	14.3	16.1	29.5	11.6	11.6	6.3	473	34000	112
	less than 6 units	13.3	41.7	35.0	8.3	---	---	1.7	340		60
	6 units or more	7.6	32.4	35.6	22.2	1.3	---	.9	381		225
LONDON	single/semi/row	9.4	10.6	12.5	33.8	19.4	11.9	2.5	481	40100	160
	less than 6 units	10.9	46.9	14.1	15.6	3.1	4.7	4.7	385		64
	6 units or more	3.1	35.4	34.2	21.7	2.5	2.2	.9	388		322
OSHAWA	single/semi/row	5.1	8.9	5.7	21.5	20.3	26.6	12.0	579	14600	158
	less than 6 units	8.6	28.6	28.6	25.7	2.9	2.9	2.9	392		35
	6 units or more	2.5	8.6	31.3	51.0	4.5	2.0	---	435		198
OTTAWA	single/semi/row	2.7	6.1	4.1	15.0	12.2	31.3	28.6	661	82200	147
	less than 6 units	---	13.8	21.5	20.0	12.3	15.4	16.9	541		65
	6 units or more	1.5	11.1	26.7	38.2	10.7	8.4	3.4	477		262
SAULT STE. MARIE	single/semi/row	15.9	26.9	19.3	27.6	6.9	3.4	---	386	6500	145
	less than 6 units	7.6	35.4	35.4	17.7	1.3	2.5	---	369		79
	6 units or more	7.7	11.0	34.8	35.4	5.5	4.4	1.1	424		181
SUDBURY	single/semi/row	19.7	23.5	22.2	20.5	8.5	4.7	.9	385	14300	234
	6 units or more	25.5	43.0	22.1	8.1	.7	.7	---	311		149
	less than 6 units	13.5	26.9	38.1	14.8	5.4	1.3	---	367		223
THUNDER BAY	single/semi/row	10.7	19.3	12.9	24.9	15.0	13.7	3.4	460	10300	233
	less than 6 units	7.6	23.9	30.4	22.8	7.6	6.5	1.1	417		92
	6 units or more	10.7	8.4	24.8	43.5	10.3	2.3	---	425		214
TORONTO	single/semi/row	4.9	7.1	10.9	10.3	12.0	18.5	36.4	683	364300	184
	less than 6 units	4.4	4.4	20.0	24.4	15.6	11.1	20.0	559		45
	6 units or more	2.7	8.8	21.6	40.0	9.8	11.7	5.5	499		523
WINDSOR	single/semi/row	13.7	18.5	20.8	31.0	8.9	7.1	---	410	23200	168
	less than 6 units	25.8	35.5	16.1	17.2	4.3	1.1	---	333		93
	6 units or more	7.0	26.4	23.6	27.1	10.9	2.8	2.1	420		284
REMAINDER OF ONTARIO	single/semi/row	12.8	25.4	21.8	27.2	12.5	.2	.1	394	257000	213
	less than 6 units	17.8	35.6	39.0	3.9	.2	.1	3.5	342		107
	6 units or more	8.2	20.4	44.6	26.6	.1	---	---	378		185
PROVINCE	single/semi/row	9.4	15.6	14.8	21.1	12.6	11.6	15.0	525	904500	1852
	less than 6 units	12.9	28.6	29.9	12.2	4.8	4.1	7.5	406		819
	6 units or more	4.3	15.8	29.0	33.9	6.8	7.0	3.2	451		2880

& Differences are not statistically significant.

NOTES

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.
3) Duplex units included in 'less than 6 units' category

TABLE 6.3

. OCTOBER 1985 RENT DISTRIBUTION BY INCOME .

METRO AREA		LOW THRU $249.00	$250.00 $349.00	$350.00 $424.00	$425.00 $549.00	$550.00 $624.00	$625.00 $749.00	$750.00 THRU HIGH	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	%	%	%	%	%	#	#
HAMILTON	less than $20,000	13.5	40.5	27.7	14.9	1.4	1.4	.7	58000	148
	$20,000 and over	2.8	21.2	23.5	30.2	8.9	10.6	2.8		179
KITCHENER	less than $20,000	19.2	31.1	31.1	13.9	2.0	2.0	.7	34000	151
	$20,000 and over	4.2	26.7	29.1	27.9	5.5	3.6	3.0		165
LONDON	less than $20,000	11.9	38.7	28.5	13.8	3.6	3.2	.4	40100	253
	$20,000 and over	1.3	22.2	23.0	34.3	10.0	6.1	3.0		230
OSHAWA	less than $20,000	6.9	21.6	27.6	25.0	8.6	6.0	4.3	14600	116
	$20,000 and over	2.4	6.0	19.1	42.2	11.6	14.7	4.0		251
OTTAWA	less than $20,000	6.1	18.4	27.2	31.6	6.1	7.0	3.5	82200	114
	$20,000 and over	.3	8.2	16.4	26.4	13.4	18.8	16.4		292
SAULT STE. MARIE	less than $20,000	12.5	28.4	27.8	24.4	4.0	2.3	.6	6500	176
	$20,000 and over	6.8	19.9	28.4	32.4	7.4	4.5	.6		176
SUDBURY	less than $20,000	31.7	35.5	22.4	8.1	1.5	.8	---	14300	259
	$20,000 and over	8.2	24.5	32.3	22.3	7.8	4.6	.4		282
THUNDER BAY	less than $20,000	19.3	23.6	20.3	26.4	8.0	2.4	---	10300	212
	$20,000 and over	5.6	10.0	21.3	33.3	15.7	12.4	1.6		249
TORONTO	less than $20,000	8.9	17.3	27.7	30.7	3.5	8.4	3.5	364300	202
	$20,000 and over	1.3	4.3	13.9	32.7	13.6	15.9	18.3		447
WINDSOR	less than $20,000	17.5	27.4	21.4	26.5	5.6	1.7	---	23200	234
	$20,000 and over	7.9	22.1	22.9	29.6	11.3	4.2	2.1		240
REMAINDER OF ONTARIO	less than $20,000	15.0	31.2	31.0	21.2	1.7	.0	---	257000	231
	$20,000 and over	5.6	21.6	29.4	24.8	15.5	.4	2.7		149
PROVINCE	less than $20,000	12.8	26.9	28.7	23.7	2.9	3.6	1.5	904500	2096
	$20,000 and over	2.5	11.1	19.1	30.3	13.0	11.9	12.1		2660

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.4 . OCTOBER 1985 AVERAGE AND MEDIAN RENT BY BEDROOM COUNT .

METRO AREA		BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR BEDROOM +	TOTAL
HAMILTON	Aver.Rent	$229.00	$336.00	$414.00	$520.00	$573.00	$406.00
	Median Rent	$225.00	$324.00	$410.00	$513.00	$540.00	$387.00
KITCHENER	Aver.Rent	$298.00	$310.00	$399.00	$497.00	$654.00	$400.00
	Median Rent	$265.00	$314.00	$379.00	$479.00	$624.00	$375.00
LONDON	Aver.Rent	$288.00	$330.00	$421.00	$528.00	$657.00	$414.00
	Median Rent	$268.00	$328.00	$410.00	$534.00	$619.00	$394.00
OSHAWA	Aver.Rent	$420.00	$395.00	$453.00	$596.00	$644.00	$487.00
	Median Rent	$310.00	$379.00	$447.00	$610.00	$656.00	$462.00
OTTAWA	Aver.Rent	$337.00	$424.00	$524.00	$685.00	$848.00	$541.00
	Median Rent	$340.00	$420.00	$499.00	$687.00	$790.00	$503.00
SAULT STE.MARIE	Aver.Rent	$283.00	$343.00	$414.00	$454.00	$459.00	$395.00
	Median Rent	$284.00	$342.00	$415.00	$455.00	$454.00	$386.00
SUDBURY	Aver.Rent	$233.00	$295.00	$357.00	$446.00	$454.00	$359.00
	Median Rent	$228.00	$282.00	$357.00	$433.00	$515.00	$350.00
THUNDER BAY	Aver.Rent	$262.00	$340.00	$464.00	$535.00	$635.00	$433.00
	Median Rent	$250.00	$350.00	$469.00	$554.00	$663.00	$431.00
TORONTO	Aver.Rent	$332.00	$448.00	$537.00	$725.00	$915.00	$545.00
	Median Rent	$322.00	$415.00	$505.00	$692.00	$833.00	$492.00
WINDSOR	Aver.Rent	$235.00	$352.00	$424.00	$475.00	$490.00	$400.00
	Median Rent	$233.00	$330.00	$399.00	$451.00	$469.00	$380.00
REMAINDER OF ONTARIO	Aver.Rent	$201.00	$333.00	$374.00	$430.00	$387.00	$373.00
	Median Rent	$248.00	$331.00	$378.00	$410.00	$400.00	$368.00
PROVINCE	Aver.Rent	$306.00	$391.00	$454.00	$591.00	$616.00	$465.00
	Median Rent	$300.00	$374.00	$432.00	$584.00	$566.00	$426.00

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.5.A . DISTRIBUTION OF RENT BY BEDROOM COUNT .

HAMILTON

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	20.6	44.1	17.6	14.7	2.9	---	34
$250. - $349.	4.4	70.2	19.3	3.5	.9	1.8	114
$350. - $424.	---	35.9	53.4	10.7	---	---	103
$425. - $549.	---	8.8	53.8	33.0	4.4	---	91
$550. - $624.	---	18.2	18.2	59.1	4.5	---	22
$625. - $749.	---	8.3	20.8	58.3	8.3	4.2	24
$750. THRU HIGH	---	---	---	---	---	---	7

KITCHENER

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	SAMPLE SIZE
	%	%	%	%	%	#
LOW THRU $249.	10.3	71.8	15.4	---	2.6	39
$250. - $349.	2.6	45.2	45.2	7.0	---	115
$350. - $424.	---	20.7	66.9	9.9	2.5	121
$425. - $549.	---	6.7	58.4	31.5	3.4	89
$550. - $624.	---	---	25.0	62.5	12.5	16
$625. - $749.	7.7	---	---	69.2	23.1	13
$750. THRU HIGH	---	10.0	20.0	20.0	50.0	10

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.5.B . DISTRIBUTION OF RENT BY BEDROOM COUNT .

LONDON

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	17.6	58.8	17.6	5.9	---	---	34
$250. - $349.	5.4	57.5	32.3	3.6	.6	.6	167
$350. - $424.	---	40.4	53.9	5.7	---	---	141
$425. - $549.	---	8.1	56.3	32.6	3.0	---	135
$550. - $624.	---	---	21.4	69.0	9.5	---	42
$625. - $749.	3.4	3.4	31.0	44.8	17.2	---	29
$750. THRU HIGH	---	---	45.5	27.3	27.3	---	11

OSHAWA

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	12.5	31.3	37.5	12.5	---	6.3	16
$250. - $349.	8.7	58.7	19.6	13.0	---	---	46
$350. - $424.	1.2	37.3	50.6	9.6	1.2	---	83
$425. - $549.	---	22.8	54.5	21.4	1.4	---	145
$550. - $624.	---	4.7	32.6	55.8	7.0	---	43
$625. - $749.	---	---	12.5	77.1	8.3	2.1	48
$750. THRU HIGH	10.0	5.0	10.0	60.0	15.0	---	20

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.5.C . DISTRIBUTION OF RENT BY BEDROOM COUNT .

OTTAWA

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	---	---	---	---	---	---	9
$250. - $349.	20.0	48.0	20.0	12.0	---	---	50
$350. - $424.	10.0	55.6	26.7	6.7	---	1.1	90
$425. - $549.	.7	41.5	49.6	8.1	---	---	135
$550. - $624.	---	24.1	37.0	37.0	1.9	---	54
$625. - $749.	---	1.3	36.7	58.2	3.8	---	79
$750. THRU HIGH	---	---	8.1	71.0	19.4	1.6	62

SAULT STE. MARIE

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	11.4	50.0	25.0	9.1	4.5	---	44
$250. - $349.	5.8	46.6	35.9	9.7	1.0	1.0	103
$350. - $424.	.8	35.0	51.7	12.5	---	---	120
$425. - $549.	.8	13.4	57.1	26.9	1.7	---	119
$550. - $624.	---	19.0	42.9	33.3	4.8	---	21
$625. - $749.	---	---	60.0	26.7	13.3	---	15
$750. THRU HIGH	---	50.0	---	50.0	---	---	2

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.5.D . DISTRIBUTION OF RENT BY BEDROOM COUNT .

SUDBURY

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	10.7	50.4	30.6	6.6	1.7	---	121
$250. - $349.	6.4	38.0	44.4	8.6	2.7	---	187
$350. - $424 .	.6	13.7	58.9	24.6	2.3	---	175
$425. - $549.	---	10.3	38.1	43.3	6.2	2.1	97
$550. - $624.	---	3.0	30.3	57.6	9.1	---	33
$625. - $749.	---	6.3	18.8	56.3	18.8	---	16
$750. THRU HIGH	---	---	---	---	---	---	2

THUNDER BAY

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	14.1	56.3	15.6	7.8	1.6	4.7	64
$250. - $349.	4.3	68.5	15.2	10.9	1.1	---	92
$350. - $424 .	1.8	54.4	36.0	7.0	.9	---	114
$425. - $549.	---	20.1	60.3	17.8	1.7	---	174
$550. - $624.	---	3.1	52.3	40.0	4.6	---	65
$625. - $749.	---	2.3	18.6	60.5	18.6	---	43
$750. THRU HIGH	---	---	---	---	---	---	9

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.5.E . DISTRIBUTION OF RENT BY BEDROOM COUNT .

TORONTO

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	44.4	37.0	14.8	3.7	---	---	27
$250. - $349.	23.1	61.5	9.2	4.6	---	1.5	65
$350. - $424.	7.6	58.6	31.7	1.4	---	.7	145
$425. - $549.	2.4	34.4	54.8	8.0	---	.4	250
$550. - $624.	1.2	19.8	49.4	24.7	4.9	---	81
$625. - $749.	---	7.8	39.8	50.5	1.9	---	103
$750. THRU HIGH	.9	8.5	21.7	50.9	17.0	.9	106

WINDSOR

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	SAMPLE SIZE
	%	%	%	%	%	#
LOW THRU $249.	20.8	51.4	20.8	5.6	1.4	72
$250. - $349.	6.3	53.5	34.0	5.6	.7	144
$350. - $424.	---	35.8	47.5	15.8	.8	120
$425. - $549.	---	25.9	40.8	27.9	5.4	147
$550. - $624.	---	22.0	44.0	30.0	4.0	50
$625. - $749.	---	9.5	38.1	42.9	9.5	21
$750. THRU HIGH	---	---	---	---	---	6

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.5.F . DISTRIBUTION OF RENT BY BEDROOM COUNT .

REMAINDER OF
ONTARIO

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	9.9	49.8	20.2	10.1	9.8	.2	77
$250. - $349.	.2	30.8	52.2	11.3	5.4	---	138
$350. - $424.	.1	15.6	62.1	19.9	2.3	---	171
$425. - $549.	.0	16.8	51.9	21.1	10.2	---	112
$550. - $624.	---	.3	1.3	86.3	12.1	---	31
$625. - $749.	---	---	---	---	---	---	1
$750. THRU HIGH	---	---	---	---	---	---	4

PROVINCE

OCTOBER 1985 RENT	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR + BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
LOW THRU $249.	18.0	48.6	18.8	8.4	6.0	.2	538
$250. - $349.	7.1	46.4	35.2	8.2	2.6	.5	1221
$350. - $424.	3.1	35.8	48.5	11.1	1.1	.3	1383
$425. - $549.	1.2	26.8	53.4	15.4	3.0	.2	1494
$550. - $624.	.6	14.5	34.8	43.8	6.3	---	458
$625. - $749.	.2	6.1	36.5	52.9	4.0	.3	392
$750. THRU HIGH	.8	9.4	18.8	52.5	17.6	1.0	239

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

7. MAINTENANCE AND SERVICES

In this survey data was collected regarding tenant perceptions about the general level of maintenance and services in their building.

HIGHLIGHTS

- Table 7.1 indicates that over 60 per cent of the respondents are satisfied with the level of maintenance and services. An additional 21.8 per cent consider the maintenance adequate; while 16.8 per cent rate maintenance as poor or very poor.
- Table 7.2 indicates that 63.2 per cent of respondents consider the current level to be unchanged while 23.6 per cent indicate that the maintenance and services have improved.

TABLE 7.1. . CURRENT LEVEL OF MAINTENANCE AND SERVICES - TENANT PERCEPTION .

METRO AREA	VERY GOOD	GOOD	ADEQUATE	POOR	VERY POOR	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	#	#
HAMILTON	33.2	30.8	21.1	8.0	7.0	58000	413
KITCHENER	28.5	30.0	24.8	10.1	6.6	34000	424
LONDON	31.3	29.7	25.1	8.1	5.8	40100	569
OSHAWA	30.8	29.9	22.9	10.4	6.0	14600	415
OTTAWA	30.3	28.3	26.7	10.4	4.3	82200	491
SAULT STE.MARIE	37.6	31.1	20.5	6.6	4.2	6500	425
SUDBURY	35.9	28.0	20.7	10.5	4.8	14300	646
THUNDER BAY	31.1	30.2	24.3	9.3	5.1	10300	569
TORONTO	28.0	28.8	24.5	11.2	7.5	364300	801
WINDSOR	28.8	31.4	25.6	7.8	6.4	23200	563
REMAINDER OF ONTARIO	34.0	34.6	15.2	7.8	8.4	257000	541
PROVINCE	30.7	30.8	21.8	9.6	7.2	904500	5857

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 7.2. . CHANGES IN LEVEL OF MAINTENANCE AND SERVICES - TENANT PERCEPTION (non-movers) .

METRO AREA	GREATLY IMPROVED	SOMEWHAT IMPROVED	NOT CHANGED	SOMEWHAT DETERIORATED	GREATLY DETERIORATED	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	#	#
HAMILTON	5.0	14.0	70.7	6.3	4.0	41900	300
KITCHENER	2.6	18.0	68.8	8.6	1.9	21700	266
LONDON	3.6	12.8	68.2	11.0	4.5	24400	337
OSHAWA	3.7	15.3	68.7	8.6	3.7	9500	268
OTTAWA	3.7	11.4	70.1	12.0	2.8	53900	324
SAULT STE. MARIE	7.2	17.0	68.9	4.3	2.6	3600	235
SUDBURY	7.0	17.5	66.5	7.3	1.7	9200	412
THUNDER BAY	2.9	11.7	75.2	9.3	.9	6100	343
TORONTO	4.7	16.8	62.8	11.7	4.0	250300	554
WINDSOR	6.8	18.3	63.4	9.4	2.1	15600	383
REMAINDER OF ONTARIO	4.0	27.4	57.7	7.0	3.9	181200	386
PROVINCE	4.4	19.2	63.2	9.6	3.7	617200	3808

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

8. SEPARATE CHARGES

The following tables demonstrate the frequency of separate payments for such services such as hydro, water, oil, gas, cable, parking etc. Only where these services were paid separately and not to the landlord was the respondent considered to have actually paid for a utility in addition to their basic rent.

HIGHLIGHTS

- Approximately 85 per cent of the respondents pay one or more separate charges.
- Respondents that pay separate charges are evenly distributed by building size.
- The largest per cent of respondents that pay for hydro separately (48.7) per cent live in single/semi and row houses.
- Cable television is paid by 71.3 per cent of the respondents, followed by hydro with 53.5 per cent and parking with 24.5 per cent.
- Households that pay separate charges have higher rents than households without separate charges.

TABLE 8.1 . NUMBER OF CHARGES PAID IN ADDITION TO BASIC RENT .

METRO AREA	NO CHARGES PAID	ONE CHARGES	TWO CHARGES	THREE CHARGES	FOUR OR MORE CHARGES	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	#	#
HAMILTON	15.0	28.3	32.5	18.8	5.5	58000	421
KITCHENER	12.4	39.9	29.4	10.3	8.2	34000	429
LONDON	17.6	36.5	26.5	12.6	6.8	40100	573
OSHAWA	18.0	33.8	25.2	12.9	10.1	14600	417
OTTAWA	7.2	21.6	34.7	25.3	11.2	82200	501
SAULT STE.MARIE	12.6	38.8	24.7	15.1	8.8	6500	430
SUDBURY	9.7	34.5	33.7	14.8	7.4	14300	650
THUNDER BAY	14.0	30.6	27.1	14.4	13.8	10300	571
TORONTO	19.0	32.4	30.4	9.3	8.9	364300	806
WINDSOR	35.0	30.4	18.9	12.7	3.0	23200	566
REMAINDER OF ONTARIO	12.6	35.7	24.8	19.4	7.5	257000	541
PROVINCE	15.7	32.6	28.7	14.7	8.3	904500	5905

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 8.2 . CHARGES PAID SEPARATELY IN ADDITION TO BASIC RENT BY BUILDING SIZE .

	BUILDING SIZE	NO CHARGES PAID SEPARATELY	CHARGES PAID SEPARATELY	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA		%	%	#	#
HAMILTON	single/semi/row	15.0	85.0	58000	107 &
	less than 6 units	19.4	80.6		31
	6 units or more	14.0	86.0		278
KITCHENER	single/semi/row	12.3	87.7	34000	122 &
	less than 6 units	6.3	93.7		63
	6 units or more	13.9	86.1		238
LONDON	single/semi/row	6.0	94.0	40100	167
	less than 6 units	6.3	93.8		64
	6 units or more	26.1	73.9		329
OSHAWA	single/semi/row	13.8	86.3	14600	160 &
	less than 6 units	16.2	83.8		37
	6 units or more	21.4	78.6		210
OTTAWA	single/semi/row	3.9	96.1	82200	152 &
	less than 6 units	7.2	92.8		69
	6 units or more	8.7	91.3		275
SAULT STE.MARIE	single/semi/row	11.5	88.5	6500	148
	less than 6 units	5.1	94.9		79
	6 units or more	17.4	82.6		184
SUDBURY	single/semi/row	8.7	91.3	14300	241 &
	less than 6 units	9.1	90.9		154
	6 units or more	9.3	90.7		227
THUNDER BAY	single/semi/row	13.4	86.6	10300	238 &
	less than 6 units	16.1	83.9		93
	6 units or more	13.4	86.6		217
TORONTO	single/semi/row	16.9	83.1	364300	195 &
	less than 6 units	19.6	80.4		46
	6 units or more	20.3	79.7		538
WINDSOR	single/semi/row	18.1	81.9	23200	171
	less than 6 units	22.6	77.4		93
	6 units or more	50.2	49.8		287
REMAINDER OF ONTARIO	single/semi/row	7.2	92.8	257000	217
	less than 6 units	7.0	93.0		110
	6 units or more	22.2	77.8		185
PROVINCE	single/semi/row	11.1	88.9	904500	1916
	less than six units	10.6	89.4		839
	6 units or more	19.6	80.4		2968

& Differences are not statistically significant.

NOTES

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

3) Duplexes included in the 'less than 6 units' category.

TABLE 8.3 . UNITS WHERE HYDRO PAID SEPARATELY BY BUILDING SIZE .

METRO AREA	SINGLE/ SEMI/ROW- HOUSE	LESS THAN 6 UNITS	6 -50 UNITS	50 UNITS AND OVER	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	#	#
HAMILTON	31.0	6.5	20.2	42.3	58000	248
KITCHENER	50.6	23.5	21.7	4.2	34000	166
LONDON	52.2	16.1	19.0	12.7	40100	205
OSHAWA	64.4	14.1	17.2	4.3	14600	163
OTTAWA	44.8	18.5	15.5	21.2	82200	297
SAULT STE.MARIE	54.1	24.8	15.8	5.3	6500	133
SUDBURY	46.7	27.1	16.6	9.5	14300	398
THUNDER BAY	52.2	17.6	20.2	10.0	10300	341
TORONTO	47.2	9.8	20.8	22.3	364300	265
WINDSOR	52.9	27.5	14.3	5.3	23200	189
REMAINDER OF ONTARIO	54.7	28.1	12.9	4.3	257000	271
PROVINCE	48.7	18.3	17.1	15.8	904500	2676

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 8.4 . TYPE OF SERVICE PAID .

	WATER	HYDRO	GAS	OIL	CABLE	PARKING	OTHER	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA									
	%	%	%	%	%	%	%	#	#
HAMILTON	7.0	69.6	16.2	3.3	72.7	27.9	5.6	58000	359
KITCHENER	14.1	44.9	14.6	6.1	87.8	12.8	5.3	34000	376
LONDON	12.5	44.9	19.3	1.9	82.2	10.0	16.5	40100	472
OSHAWA	18.7	46.8	10.5	11.0	72.5	21.2	8.3	14600	363
OTTAWA	13.8	64.7	16.8	8.2	86.5	34.8	4.7	82200	465
SAULT STE.MARIE	19.4	39.1	13.5	7.4	85.9	5.6	22.8	6500	377
SUDBURY	13.8	70.7	13.6	7.3	75.0	9.7	5.4	14300	588
THUNDER BAY	19.8	72.1	28.1	3.7	76.8	8.4	4.3	10300	491
TORONTO	11.9	43.4	14.8	4.3	70.7	41.8	7.6	364300	655
WINDSOR	19.8	53.1	40.9	1.6	24.2	23.3	18.7	23200	369
REMAINDER OF ONTARIO	13.7	60.8	19.7	18.1	65.3	3.2	17.0	257000	473
PROVINCE	12.9	53.5	17.3	8.7	71.3	24.5	8.9	904500	4988

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 8.5 AVERAGE RENT BY CHARGES PAID SEPARATELY

	PAY ONE OR MORE CHARGES SEPARATELY			DO NOT PAY ANY CHARGES		
	AVERAGE RENT	POPULATION ESTIMATE	SAMPLE SIZE	AVERAGE RENT	POPULATION ESTIMATE	SAMPLE SIZE
METRO AREA	$	#	#	$	#	#
HAMILTON	$418.00	58000	338	$337.00	58000	57
KITCHENER	$403.00	34000	354	$374.00	34000	49 &
LONDON	$425.00	40100	462	$362.00	40100	97
OSHAWA	$498.00	14600	331	$433.00	14600	70
OTTAWA	$553.00	82200	444	$396.00	82200	35
SAULT STE.MARIE	$403.00	6500	372	$335.00	6500	52
SUDBURY	$363.00	14300	573	$323.00	14300	58
THUNDER BAY	$451.00	10300	481	$326.00	10300	80
TORONTO	$559.00	364300	633	$483.00	364300	144
WINDSOR	$416.00	23200	363	$371.00	23200	197
REMAINDER OF ONTARIO	$382.00	257000	465	$316.00	257000	68
PROVINCE	$475.00	904500	4816	$410.00	904500	907

& Differences are not statistically significant.

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

9. INTENTIONS TO PURCHASE A HOME

This section examines tenant reasons for not purchasing a home. The respondents that indicated interest in purchasing a home were asked the maximum monthly mortgage payment they would be willing to make; and the current amount of money available for a down payment.

HIGHLIGHTS

- Of those interested in purchasing a home, 20.4 per cent were willing to pay a maximum of $50,000. A similar number (19.4 per cent) were willing to pay more than $110,000.
- Of respondents that are not considering purchasing a home, 55.5 per cent thought it 'too expensive;' followed by 17 per cent that considered themselves 'too old' and 12.2 per cent that were satisfied with renting.
- Of respondents that indicated interest in purchasing a home, 25.8 per cent are willing to make a monthly mortgage payment of $750.00 and over.
- However, 40.7 per cent of those interested in purchasing a home have no down payment available and 23.8 per cent have $5,000 or less.

TABLE 9.1 . PLANS TO PURCHASE A HOME .

	PLANS TO PURCHASE A HOME			WHEN PLANNING TO PURCHASE			
	NO	YES	SAMPLE SIZE	12 MONTHS OR LESS	1 TO 2 YEARS	MORE THAN 2 YEARS	SAMPLE SIZE
METRO AREA							
	%	%	#	%	%	%	#
HAMILTON	58.6	41.4	418	23.5	22.3	54.2	166
KITCHENER	59.3	40.7	425	21.4	29.2	49.4	168
LONDON	61.4	38.6	570	16.9	24.9	58.5	217
OSHAWA	52.5	47.5	415	27.3	26.3	46.4	194
OTTAWA	59.2	40.8	497	18.2	24.2	57.6	198
SAULT STE. MARIE	55.5	44.5	425	22.3	25.0	52.7	188
SUDBURY	61.1	38.9	647	21.3	23.3	55.4	249
THUNDER BAY	56.4	43.6	571	24.1	22.9	53.1	245
TORONTO	58.3	41.8	800	21.5	29.0	49.5	331
WINDSOR	59.4	40.6	564	23.0	28.4	48.6	222
REMAINDER OF ONTARIO	64.5	35.5	537	13.3	27.0	59.7	186
PROVINCE	58.9	41.1	5869	21.2	25.8	53.0	2364

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 9.2

. REASONS FOR NOT PURCHASING A HOME .

REASONS	HAMILTON	KITCHENER	LONDON	OSHAWA	OTTAWA	SAULT STE. MARIE	SUDBURY	THUNDER BAY	TORONTO	WINDSOR	REMAINDER OF ONTARIO	PROVINCE
	%	%	%	%	%	%	%	%	%	%	%	%
. SATISFIED WITH RENTING	16.9	14.1	15.6	12.4	12.4	13.7	13.0	7.5	12.9	15.7	9.2	12.2
. DON'T WANT RESPONSIBILITY	3.0	5.6	4.9	5.2	2.8	4.4	3.4	3.1	4.6	3.9	3.4	4.0
. TOO OLD	21.9	24.6	20.5	18.1	15.9	20.3	16.6	15.4	15.4	18.7	16.8	17.0
. TOO YOUNG	2.5	2.0	5.2	1.0	2.1	.9	1.0	1.6	3.1	.6	2.2	2.6
. TOO EXPENSIVE	44.3	44.4	47.0	54.8	59.7	52.4	51.8	57.5	59.2	50.9	55.0	55.5
. LIVE ALONE	5.9	6.9	4.3	6.7	5.2	5.7	7.5	6.6	3.1	7.8	8.9	5.7
. UNEMPLOYED	2.1	1.6	1.4	1.0	1.4	---	4.1	4.1	1.5	1.2	2.3	1.8
. HEALTH REASONS	2.5	.4	.9	1.0	.3	.9	1.8	1.3	---	.6	1.1	.7
. OTHER	.8	.4	.3	---	.3	1.8	.8	2.8	.2	.6	1.1	.6
POPULATION ESTIMATES #	58000	34000	40100	14600	82200	6500	14300	10300	364300	23200	257000	904500
SAMPLE SIZE #	237	248	347	210	290	227	386	318	456	332	339	3390

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 9.3 . MAXIMUM PRICE WILLING TO PAY FOR A HOME .

METRO AREA	LOW THRU $40,000	$40,001 THRU $45,000	$45,001 THRU $50,000	$50,001 THRU $55,000	$55,001 THRU $60,000	$60,001 THRU $65,000	$65,001 THRU $70,000	$70,001 THRU $80,000	$80,001 THRU $90,000	$90,001 THRU $110,000	$110,001 THRU $130,000	$130,001 THRU $150,000	$150,001 THRU $170,000	$170,001 THRU HIGH	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	#	#
HAMILTON	9.3	3.6	4.3	2.1	16.4	6.4	9.3	22.9	5.7	12.9	2.9	2.9	---	1.4	58000	140
KITCHENER	10.1	2.3	14.7	2.3	20.2	4.7	8.5	18.6	3.1	8.5	2.3	3.1	---	1.6	34000	129
LONDON	7.1	.6	10.0	5.3	12.4	4.1	15.3	15.9	5.3	12.4	2.9	3.5	---	5.3	40100	170
OSHAWA	2.2	---	5.6	1.1	8.9	6.1	13.9	31.7	11.7	12.2	3.9	1.7	.6	.6	14600	180
OTTAWA	.6	.6	.6	---	6.3	1.7	4.0	14.9	6.9	29.3	13.8	14.4	---	6.9	82200	174
SAULT STE.MARIE	19.7	1.9	21.7	3.2	12.7	6.4	8.3	12.1	5.1	3.2	---	4.5	---	1.3	6500	157
SUDBURY	24.8	8.7	17.0	4.6	9.2	5.5	4.6	14.7	3.7	5.5	---	---	---	1.8	14300	218
THUNDER BAY	6.1	1.4	15.5	5.2	14.6	7.5	12.7	18.3	7.5	8.0	2.3	.5	---	.5	10300	213
TORONTO	3.4	---	1.5	.7	3.0	1.5	3.7	15.7	12.7	27.0	14.2	9.7	1.1	5.6	364300	267
WINDSOR	19.4	4.7	13.1	5.2	16.2	2.6	8.9	11.5	3.1	8.4	1.6	2.6	---	2.6	23200	191
REMAINDER OF ONTARIO	21.3	5.3	15.8	5.0	8.3	2.7	8.0	18.1	.3	10.2	2.6	---	---	2.5	257000	148
PROVINCE	9.2	2.0	6.9	2.3	7.4	2.7	6.4	17.0	7.4	19.2	8.6	6.1	.5	4.2	904500	1987

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 9.4 . MAXIMUM MONTHLY MORTGAGE PAYMENT WILLING TO MAKE .

METRO AREA	LOW TO $249.00	$250.00 $349.00	$350.00 $449.00	$450.00 $549.00	$550.00 $649.00	$650.00 $749.00	$750.00 AND OVER	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	#	#
HAMILTON	1.5	4.5	15.9	24.2	22.0	18.9	12.9	58000	132
KITCHENER	1.7	2.6	17.1	34.2	21.4	12.0	11.1	34000	117
LONDON	2.0	6.0	17.4	33.6	15.4	12.8	12.8	40100	149
OSHAWA	---	---	2.5	17.1	29.7	31.0	19.6	14600	158
OTTAWA	1.3	1.9	3.1	12.5	17.5	21.9	41.9	82200	160
SAULT STE.MARIE	1.4	7.1	24.3	36.4	17.1	5.7	7.9	6500	140
SUDBURY	3.1	11.8	31.8	30.3	14.4	2.6	6.2	14300	195
THUNDER BAY	1.5	3.5	20.1	36.2	22.1	9.0	7.5	10300	199
TORONTO	---	.4	2.9	9.1	16.1	28.5	43.0	364300	242
WINDSOR	1.6	10.2	27.8	30.5	15.0	7.0	8.0	23200	187
REMAINDER OF ONTARIO	.1	14.7	37.6	20.8	14.9	8.7	3.1	257000	133
PROVINCE	.5	5.2	15.0	17.0	16.9	19.7	25.8	904500	1812

OTES

) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 9.5 . AMOUNT AVAILABLE FOR DOWN PAYMENT .

	NONE	$5,000 OR LESS	$5,001 $10,000	$10,001 $15,000	$15,001 $20,000	$20,001 $30,000	OVER $30,000	SAMPLE SIZE
METRO AREA								
	%	%	%	%	%	%	%	#
HAMILTON	46.8	26.6	11.5	4.3	2.9	4.3	3.6	139
KITCHENER	42.4	30.3	17.4	6.1	1.5	.8	1.5	132
LONDON	50.3	27.6	11.0	1.7	4.4	1.1	3.9	181
OSHAWA	41.5	28.7	18.1	3.5	2.9	1.8	3.5	171
OTTAWA	48.1	19.8	13.6	6.2	1.2	6.2	4.9	162
SAULT STE.MARIE	43.1	28.8	12.5	4.4	3.1	3.8	4.4	160
SUDBURY	47.8	23.0	12.4	4.8	2.9	3.8	5.3	209
THUNDER BAY	44.1	26.6	13.6	6.2	4.5	2.3	2.8	177
TORONTO	35.0	19.1	13.2	11.3	7.0	5.4	8.9	257
WINDSOR	38.1	28.6	14.3	7.9	3.7	2.6	4.8	189
REMAINDER OF ONTARIO	43.2	29.5	13.6	5.6	2.7	2.8	2.7	144
PROVINCE	40.7	23.8	13.4	7.8	4.5	4.2	5.7	1921

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

10. SOCIO-ECONOMIC CHARACTERISTICS

This section is divided in two parts, 10.1 General Characteristics and 10.2 Rent-to-Income Ratios. A more detailed examination of socio-economic characteristics is available in the third volume (Socio-Economic Characteristic.)

HIGHLIGHTS

- A majority of renters (56.1 per cent) are under the age of 35 years.
- Non-family households[*] make up 42.1 per cent of the renter population.
- A majority of renters (67.1 per cent) have household incomes of $30,000 or less.
- Almost three-quarters of renters (73.4 per cent) have rent-to-income ratios of less than 30 per cent. Almost 10 per cent (7.4 per cent) of renters experience rent-to-income ratios greater than 50 per cent.

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[*] Non-family households are defined as a single person or a group of persons not related by blood marriage or adoption.

TABLE 10.1.1. . DISTRIBUTION OF RENTER HOUSEHOLDS BY AGE OF HOUSEHOLD HEAD . &

	<25	25 34	35 44	45 54	55 59	60 64	65 69	70 +	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	%	%	%	#	#
HAMILTON	19.2	36.2	14.1	8.6	3.8	4.3	4.3	9.4	58000	417
KITCHENER	22.9	32.2	16.4	9.3	3.3	3.3	5.4	7.2	34000	428
LONDON	24.4	37.2	12.3	6.5	2.6	3.2	4.7	9.1	40100	570
OSHAWA	22.6	35.6	15.4	10.6	4.8	2.4	2.4	6.3	14600	416
OTTAWA	19.1	41.0	14.3	8.2	4.4	4.4	3.8	4.6	82200	497
SAULT STE.MARIE	22.2	33.2	14.7	9.3	4.2	3.3	5.6	7.5	6500	428
SUDBURY	21.3	33.7	16.3	9.7	4.9	4.8	4.3	4.9	14300	649
THUNDER BAY	23.7	36.5	13.7	9.5	4.6	3.3	2.6	6.1	10300	570
TORONTO	15.0	39.5	19.2	8.9	4.4	4.6	2.8	5.6	364300	798
WINDSOR	22.8	34.0	14.9	8.8	2.8	4.1	4.1	8.5	23200	565
REMAINDER OF ONTARIO	21.9	34.4	15.6	7.1	4.9	1.4	3.5	11.1	257000	541
PROVINCE	18.9	37.2	16.7	8.3	4.4	3.5	3.4	7.7	904500	5879

& Differences in table are not statistically significant.

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

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Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 10.1.2. . DISTRIBUTION OF RENTER HOUSEHOLDS BY HOUSEHOLD TYPE .

	FAMILY HOUSEHOLDS					POPULATION	SAMPLE
	With Children	No Children	Single Parent	NON-FAMILY	OTHER	ESTIMATES	SIZE
METRO AREA	%	%	%	%	%	#	#
HAMILTON	21.1	21.8	8.5	48.2	.5	58000	413
KITCHENER	24.8	23.6	8.6	42.8	.2	34000	428
LONDON	17.7	22.4	5.6	54.1	.2	40100	571
OSHAWA	26.7	24.8	11.4	36.2	1.0	14600	412
OTTAWA	20.4	23.6	8.7	46.2	1.2	82200	496
SAULT STE.MARIE	24.3	26.6	10.3	38.3	.5	6500	428
SUDBURY	28.7	23.8	11.2	35.8	.5	14300	642
THUNDER BAY	21.1	23.0	9.9	45.3	.7	10300	565
TORONTO	25.7	23.4	7.4	43.1	.5	364300	799
WINDSOR	21.3	19.2	11.2	48.0	.4	23200	563
REMAINDER OF ONTARIO	23.7	26.7	13.3	36.3	---	257000	541
PROVINCE	23.8	24.2	9.5	42.1	.4	904500	5858

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 10.1.3. . DISTRIBUTION OF GROUPED HOUSEHOLD INCOME .

	LOW THRU $10,000	$10,001 $20,000	$20,001 $30,000	$30,001 $40,000	$40,001 $50,000	$50,001 $60,000	$60,001 THRU HIGH	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	%	%	#	#
HAMILTON	16.8	28.6	25.7	18.6	5.6	2.1	2.7	58000	339
KITCHENER	14.2	34.3	28.9	13.0	6.0	2.1	1.5	34000	332
LONDON	21.1	30.9	24.8	14.0	6.1	2.0	1.0	40100	492
OSHAWA	12.5	19.9	36.3	21.8	5.0	2.4	2.1	14600	377
OTTAWA	8.4	20.2	27.7	24.6	8.9	4.6	5.5	82200	415
SAULT STE.MARIE	19.1	30.3	26.1	16.3	4.5	1.7	2.0	6500	356
SUDBURY	22.5	25.8	28.5	14.2	4.9	2.4	1.8	14300	551
THUNDER BAY	20.1	26.1	29.6	13.9	7.5	1.1	1.7	10300	467
TORONTO	10.1	20.8	27.3	20.5	11.2	3.6	6.3	364300	662
WINDSOR	22.3	27.1	24.0	15.2	7.7	1.9	1.7	23200	479
REMAINDER OF ONTARIO	21.4	38.2	19.4	11.6	6.2	3.0	.1	257000	387
PROVINCE	14.7	27.1	25.3	17.6	8.5	3.2	3.6	904500	4857

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 10.1.5.A. . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	NON FAMILY	NON SENIOR	SENIOR 65+
METRO AREA						
HAMILTON						
Aver. age of head	35	43	36	41	33	75
Aver. Household size	4.0	2.1	2.9	1.3	1.4	1.0
Aver. Rent	$521	$414	$367	$364	$365	$364 &
Median Income	$28,500	$26,000	$13,500	$20,000	$22,000	$13,500
Median Rent to Income Ratio	21.5	18.0	28.5	21.0 &	18.0	30.5
Median Rent Change	4.0	6.0	6.0	6.0	5.5	6.0 &
KITCHENER						
Aver. age of head	34	36	36	41	32	73
Aver. Household size	3.8	2.1	2.5	1.4	1.5	1.1
Aver. Rent	$453	$424	$422	$351	$364	$307
Median Income	$24,000	$24,000	$17,750	$18,500	$18,750	$13,500
Median Rent to Income Ratio	23.0	17.0	25.0 &	19.0	19.0	21.5 &
Median Rent Change	6.0	6.0	6.0	6.0	6.0	6.0 &
LONDON						
Aver. age of head	33	41	37	37	31	73
Aver. Household size	3.8	2.1	2.4	1.5	1.6	1.0
Aver. Rent	$463	$437	$425	$387	$393	$361 &
Median Income	$24,000	$28,500	$17,000	$18,500	$18,500	$11,000
Median Rent to Income Ratio	22.0	18.0	30.0	22.5	22.0	30.0
Median Rent Change	5.0	6.0	6.0	6.0	6.0	6.0 &
OSHAWA						
Aver. age of head	33	38	34	40	32	76
Aver. Household size	3.8	2.1	3.0	1.3	1.5	1.0
Aver. Rent	$552	$467	$490	$448	$472	$360
Median Income	$28,500	$30,000	$23,250	$23,500	$23,500	$18,500
Median Rent to Income Ratio	23.0	16.0	26.0	23.0	22.0	27.0 &
Median Rent Change	5.0	5.0	6.0	6.0	6.0	6.0 &

& Differences are not statistically significant.

NOTES

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 10.1.5.B. . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	NON FAMILY	NON SENIOR	SENIOR 65+
METRO AREA						
OTTAWA						
Aver. Age of Head	34	37	37	39 &	34	75
Aver. Household Size	3.7	2.1	2.7	1.5	1.6	1.0
Aver. Rent	$625	$562	$550	$488	$494	$441 &
Median Income	$31,500	$35,000	$24,000	$25,000	$26,000	$14,130
Median Rent to Income Ratio	21.0	18.5	26.5	20.0	20.0	30.0
Median Rent Change	5.0	6.0	6.0	6.0 &	6.0	6.5 &
SAULT STE.MARIE						
Aver. Age of Head	32	42	34	42	34	74
Aver. Household Size	3.6	2.1	2.9	1.2	1.4	1.0
Aver. Rent	$424	$426	$406	$350	$362	$315
Median Income	$23,500	$28,500	$13,000	$20,000	$23,000	$12,750
Median Rent to Income Ratio	21.0	18.0	33.0	21.0	19.0	29.5 &
Median Rent Change	3.0	4.0	5.5	3.0 &	3.0	4.0 &
SUDBURY						
Aver. Age of Head	34	41	38	38	33	71
Aver. Household Size	3.9	2.1	2.6	1.3	1.3	1.0
Aver. Rent	$397	$370	$352	$320	$322	$332 &
Median Income	$27,000	$24,000	$15,000	$15,000	$17,500	$10,000
Median Rent to Income Ratio	17.0	16.0	24.0	21.0	19.0	37.0
Median Rent Change	5.0	5.0	3.5	4.5 &	4.0	5.0 &
THUNDER BAY						
Aver. Age of Head	32	39	36	37	32	74
Aver. Household Size	4.0	2.1	2.7	1.3	1.5	1.0
Aver. Rent	$516	$455	$441	$379	$387	$351 &
Median Income	$29,000	$24,000	$13,500	$20,000	$21,000	$11,500
Median Rent to Income Ratio	20.0	20.5	35.5	22.0	21.0	31.5
Median Rent Change	5.0	5.0	5.0	6.0 &	6.0	6.0 &

& Differences are not statistically significant.

NOTES

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 10.1.5.C. . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	NON FAMILY	NON SENIOR	SENIOR 65+
METRO AREA						
TORONTO						
Aver. Age of Head	36	39	39	39 &	34	74
Aver. Household Size	3.8	2.1	2.7	1.4	1.5	1.1
Aver. Rent	$626	$526	$561	$501	$518	$394
Median Income	$30,000	$32,000	$22,750	$25,000	$28,000	$11,000
Median Rent to Income Ratio	22.0	19.0	27.5	21.0	21.0	38.0
Median Rent Change	6.0	6.0	6.0	6.0 &	6.0	6.0 &
WINDSOR						
Aver. Age of Head	32	41	38	39	33	73
Aver. Household Size	3.8	2.1	2.6	1.3	1.4	1.0
Aver. Rent	$439	$417	$435	$367	$365	$389 &
Median Income	$28,500	$26,000	$13,500	$18,500	$19,000	$13,500 &
Median Rent to Income Ratio	16.0	18.0	34.0	23.5	21.0	31.0
Median Rent Change	6.0	6.0	6.0	6.0 &	6.0	6.5 &
REMAINDER OF ONTARIO						
Aver. Age of Head	32	40	33	44	31	74
Aver. Household Size	4.0	2.1	2.8	1.3	1.4	1.0
Aver. Rent	$408	$375	$401	$340	$337	$347 &
Median Income	$23,500	$18,500	$18,500	$13,500	$13,500	$18,500 &
Median Rent to Income Ratio	20.0	21.0	33.0	25.0	24.0	26.0
Median Rent Change	2.0	4.0	3.0	4.0	4.0	4.0 &
PROVINCE						
Aver. Age of Head	34	39	36	40	33	74
Aver. Household Size	3.8	2.0	2.7	1.3	1.4	1.0
Aver. Rent	$532	$459	$464	$427	$440	$330
Median Income	$28,500	$28,500	$18,500	$21,000	$23,500	$13,500
Median Rent to Income Ratio	21.0	19.0	29.0	22.0	21.0	28.0
Median Rent Change	5.0	6.0	5.0	6.0	6.0	6.0

& Differences are not statistically significant.

NOTES

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 10.2.1. . GROUPED RENT TO INCOME RATIO BY CITY .

	<10%	10-19%	20-29%	30-39%	40-49%	50-59%	60%+	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	%	%	#	#
HAMILTON	6.3	39.7	28.7	14.2	6.0	2.8	2.2	58000	317
KITCHENER	6.8	42.3	29.6	13.4	3.3	2.0	2.6	34000	307
LONDON	3.4	38.6	29.7	11.9	7.1	5.8	3.4	40100	464
OSHAWA	5.3	36.9	32.7	9.8	5.3	5.3	4.7	14600	358
OTTAWA	2.8	42.8	35.8	9.6	3.0	3.0	3.0	82200	397
SAULT STE.MARIE	6.1	37.6	26.2	13.1	8.2	6.1	2.6	6500	343
SUDBURY	8.2	44.6	26.2	8.9	5.9	2.8	3.4	14300	527
THUNDER BAY	4.7	37.7	26.9	15.5	5.8	2.9	6.5	10300	446
TORONTO	4.7	37.4	32.5	12.8	5.4	3.5	3.8	364300	634
WINDSOR	7.2	38.6	24.0	12.0	8.1	3.3	7.0	23200	459
REMAINDER OF ONTARIO	5.5	30.9	31.5	16.6	7.3	5.1	3.1	257000	364
PROVINCE	5.0	36.8	31.6	13.4	5.8	3.9	3.5	904500	4616

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 10.2.2 . DISTRIBUTION OF RENT TO INCOME RATIO BY HOUSEHOLD COMPOSITION .

METRO AREA		LESS THAN 30%	30% AND GREATER	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
HAMILTON	Family with children	73.4	26.6	58000	316 &
	Family no children	82.3	17.7		
	Non-family	76.3	23.8		
KITCHENER	Family with children	73.8	26.2	34000	307 &
	Family no children	86.6	13.4		
	Non-family	82.7	17.3		
LONDON	Family with children	68.4	31.6	40100	464
	Family no children	86.8	13.2		
	Non-family	71.4	28.6		
OSHAWA	Family with children	74.5	25.5	14600	355
	Family no children	86.5	13.5		
	Non-family	73.6	26.4		
OTTAWA	Family with children	75.4	24.6	82200	397
	Family no children	85.9	14.1		
	Non-family	85.8	14.2		
SAULT STE.MARIE	Family with children	66.1	33.9	6500	343 &
	Family no children	78.3	21.7		
	Non-family	70.2	29.8		
SUDBURY	Family with children	83.4	16.6	14300	526
	Family no children	84.8	15.2		
	Non-family	71.7	28.3		
THUNDER BAY	Family with children	68.1	31.9	10300	443 &
	Family no children	76.9	23.1		
	Non-family	72.3	27.7		
TORONTO	Family with children	73.0	27.0	364300	631
	Family no children	80.7	19.3		
	Non-family	75.7	24.3		
WINDSOR	Family with children	71.1	28.9	23200	457 &
	Family no children	87.5	12.5		
	Non-family	66.5	33.5		
REMAINDER OF ONTARIO	Family with children	69.6	30.4	257000	364 &
	Family no children	77.4	22.6		
	Non-family	64.5	35.5		
PROVINCE	Family with children	72.2	27.8	904500	4603
	Family no children	81.0	19.0		
	Non-family	74.0	26.0		

& Differences are not statistically significant.

NOTES

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 10.2.3 . PER CENT OF RENTERS PAYING 30% AND GREATER OF THEIR INCOME TOWARDS RENT BY HOUSEHOLD SIZE .

METRO AREA	ONE PERSON	TWO PERSON	THREE PERSON	FOUR PERSON	FIVE + PERSON	SAMPLE SIZE
	%	%	%	%	%	#
HAMILTON	40.5	24.3	13.5	12.2	9.5	74 &
KITCHENER	36.7	30.0	15.0	10.0	8.3	60 &
LONDON	36.7	30.8	16.7	11.7	4.2	120 &
OSHAWA	32.9	20.7	20.7	17.1	8.5	82 &
OTTAWA	29.0	29.0	20.3	17.4	4.3	69 &
SAULT STE.MARIE	30.0	30.0	23.0	13.0	4.0	100 &
SUDBURY	42.1	29.9	15.0	10.3	2.8	107
THUNDER BAY	32.8	35.2	20.0	8.8	3.2	125 &
TORONTO	34.0	29.4	19.0	11.8	5.9	153 &
WINDSOR	45.0	30.2	14.0	7.8	3.1	129 &
REMAINDER OF ONTARIO	34.6	34.4	10.3	13.8	6.9	110 &
PROVINCE	34.8	30.7	15.7	12.6	6.2	1129

& Differences are not statistically significant.

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 10.2.4

. PER CENT OF SENIOR (65+) HOUSEHOLDS BY FAMILY TYPE PAYING 30% AND GREATER OF THEIR INCOME TOWARDS RENT .

METRO AREA		FAMILY HOUSEHOLD	NON-FAMILY	SAMPLE SIZE
		%	%	#
HAMILTON	Senior (65+)	21.4	78.6	14 &
	Non-senior	53.4	46.6	58 &
KITCHENER	Senior (65+)	30.0	70.0	10 &
	Non-senior	68.0	32.0	50 &
LONDON	Senior (65+)	22.2	77.8	18 &
	Non-senior	45.9	54.1	98 &
OSHAWA	Senior (65+)	25.0	75.0	8 &
	Non-senior	65.3	34.7	72 &
OTTAWA	Senior (65+)	12.5	87.5	8 &
	Non-senior	70.2	29.8	57
SAULT STE.MARIE	Senior (65+)	42.9	57.1	14 &
	Non-senior	67.1	32.9	82 &
SUDBURY	Senior (65+)	27.8	72.2	18
	Non-senior	56.3	43.7	87
THUNDER BAY	Senior (65+)	41.2	58.8	17 &
	Non-senior	58.8	41.2	102 &
TORONTO	Senior (65+)	42.9	57.1	28 &
	Non-senior	59.8	40.2	117 &
WINDSOR	Senior (65+)	35.0	65.0	20 &
	Non-senior	44.1	55.9	102
REMAINDER OF ONTARIO	Senior (65+)	39.9	60.0	19 &
	Non-senior	60.7	39.3	87 &
PROVINCE	Senior (65+)	37.2	62.8	174
	Non-senior	59.6	40.4	912

& Differences are not statistically significant.

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

11. TECHNICAL APPENDIX

11.1 Introduction

The 1985 Rental Market Survey Report is based on an analysis of selected data from 5,948 interviews in 10 Ontario municipal areas and a province-wide sample. Table 11.1 indicates the number of completed interviews and completion rates in each survey city.

Telephone interviews were conducted during October 1985, by Canadian Facts from their central location telephone facilities in Toronto, London, Hamilton and Ottawa. Interviewers were selected, trained and supervised specifically for the survey. Both supervisors and interviewers were given extensive training in the area of questionnaire terms, refusal handling, language problems and call back procedures. Ministry staff were present during the training and interviewing phases of the survey.

11.2 Study Population

The study population for this survey were renter households, defined as those individuals who paid a specified amount to secure occupancy, but not ownership, of the dwelling during October 1985. Renters whose rents are subsidized by government or employers were excluded from the population. Due to the telephone interviewing methodology, households without access to a telephone are also excluded.

Independent samples were specified for each of the following areas: Hamilton, Kitchener, London, Oshawa, Ottawa, Sudbury, Thunder Bay, Toronto, and Windsor Census Metropolitan Areas; the Sault Ste. Marie Census Agglomerate, and the remainder of Ontario.

11.3. Sample Design

In constructing a probability sample for the universe, the following conditions were required:

- Each household in the universe had to have a known probability for being included in the sample.
- Selection probabilities must be equal within each municipal area and the remainder of Ontario.
- No arbitrary judgement could be exercised in determining which households or individuals were included.

Sample selection was conducted by a replicated probability Plus Digit telephone directory method.

The overall sampling method can be termed a stratified random sample with simple random selection.

11.4 SAMPLING

The consultant, Canadian Facts, used the services of Compusearch to obtain a listing of postal codes for each of the ten city areas. The postal code definitions provided by Compusearch were used by Teledirect to select from their White Pages List service the telephone numbers for the ten selected cities. The remainder of the white pages data base constituted the 'Remainder of Ontario' sample. Compusearch and Teledirect are Toronto based survey research firms. The sampling technique for Thunder Bay CMA proved unworkable, and a second sample was drawn. The replacement sample was conducted by a replicated probability Plus Digit telephone directory method.

Teledirect first determined the population size for each of the eleven areas. For each area, a selection interval was determined by dividing the total number of households by the required gross sample size. The gross sample size for each area included provision for not-in-service, non-residential, non-qualifiers and non-completions due to refusal, not-at-home etc. The selected telephone numbers for each of the eleven sample areas were provided to Canadian Facts in a computer readable form.

11.5. Household Contact and Respondent Selection

At the interviewing stage, the households were screened to determine if it was a principal residence, and to select as the respondent the head of household most familiar with rental information. Tenant households were also screened to eliminate those receiving a rent subsidy through the government or their employer.

11.6. Call Back Procedure

To minimize non-response bias, up to nine calls were made to obtain a completed interview. In the case of the Thunder Bay replacement sample the maximum was reduced to six calls. No substitution of telephone numbers was permitted. In order to screen out non-residential numbers from the sample frame, each of the randomly selected telephone numbers received one daytime weekday call at the beginning of the interviewing schedule.

11.7. Refusal/Language Treatment

A special team of interviewers was assigned to call back on refusals. Attempts were also made to re-contact language problems with an interviewer with the appropriate language facility. The main other language requirements were Italian, Portuguese and French. Interviewers were provided with written translations for the main terms and definitions used in the survey instruments.

11.8. Weighting Procedures

True provincial level statistics can be calculated from the simple random stratified sample design.

Calculation of provincial statistics requires the use of case weights. Weights are required, because the sample allocation for each metropolitan area is not proportional to the number of households residing in the area. Non-proportional allocation is used to ensure that substantial numbers of interviews are completed in each area. Large samples must be provided in each metropolitan area to allow calculation of reliable statistics for each area.

The following procedure was used to calculate provincial case weights.

> Reduce the 1981 Census count of rental units in each area by the number of publicly and privately subsidized units. The reduced Census counts are estimates of the total number of private market rental households in each area.
>
> Case weights are obtained by dividing the estimates of private market households in each area by the final sample sizes.

The 'Remainder of Ontario' group required additional weighting procedures. A sample of 404 renters in the 807 telephone area were interviewed as part of the Thunder Bay Sample. The cases later proved to be outside the Thunder Bay Census Metropolitan Area.

The 404 cases were added to the 'Remainder of Ontario' sample. Cases in each sample received weights proportionate to population size.

11.9 Imputation

The total amount of rent variable is imputed. Total rent includes extra charges for utilities and services which are paid in addition to the basic rent.

Approximately 200 respondents indicated that various separate charges were paid, but the amounts were unknown. Missing separate charges were imputed on the basis of median values of charges within similar unit size and building type categories.

11.10 Significance Tests

The tables contain indicators (&) where sample differences fail to achieve statistical significance. Only the most general tests were calculated, and the results are included only to serve as guides. Provincial level statistics were not included in any tests. The following types of tests were calculated:

Differences among means	ANOVA
Differences among medians	Kruskal-Wallis
Differences among ordinal frequency distributions	Kruskal-Wallis
Differences among nominal frequency distributions	Chi-Squared

The 'Remainder of Ontario' sample presents a special case for statistical testing. The sample consists of two sub-samples where selection probabilities are not proportional to size. Case weights were applied to achieve proportional representation.

The total sample contains 541 cases, but case weights for one sub-sample are small relative to the other sub-sample. A sample size of 541 was used for significance tests which involved the 'Remainder of Ontario' sample. However, more precise significance testing should use an effective sample size of approximately 175. A smaller effective sample size is appropriate due to the difference between sub-sample case weights.

The difference between total and effective sample sizes should not affect results of the general testing conducted. However, the smaller effective sample size should be used in more specific testing.

11.11 Response Rates

Survey response rates by city are contained in Table 11.1.

The response rates are calculated for combined samples of owners and renters. Separate rates for owners and renters cannot be calculated without the use of gross estimates for percentages of owners and renters among non-completed interviews. The tenure of non-respondents frequently is not known.

Interviews in the 'Did Not Qualify' category are considered to be completed interviews for the purpose of calculating response rates. The interviews are completed in the sense that screening questions were administered, and the interviews terminated normally.

11. TECHNICAL APPENDIX

Response rates are not corrected for the percentage of non-completions who are likely not to qualify for an interview. Such corrections would serve to increase calculated response rates.

An alternative method of response rate calculation is to reduce the number of total potential completions by the number of non-qualifying respondents. The method produces lower response rates. However, the procedure is more sensitive to the number of unidentified non-qualifying respondents who are grouped in the 'Non-completion' category. Corrections would increase calculated response rates substantially.

TABLE 11.1

OVERALL COMPLETION RATES FOR THE OWNERSHIP AND RENTAL SURVEYS OCTOBER 1985

Total Telephone Numbers Assigned	Hamilton 3,038	Kitchener 2,576	London 2,616	Oshawa 2,690	Ottawa 2,326	Sault Ste. Marie 3,576	Sudbury 4,225	Thunder Bay 3,671	Toronto 5,228	Windsor 3,631	Area Code 807 * 4,542	Remainder of Ontario 1,547	Total of Ontario 39,668
	%	%	%	%	%	%	%	%	%	%	%	%	%
Reasons For Exclusion:													
Not in Service, No Ring	16.4	14.4	15.3	11.2	17.6	21.4	15.8	13.9	16.6	11.4	22.0	13.2	16.1
Non-Residential	8.8	11.3	9.0	7.7	10.6	7.5	9.3	8.7	11.2	8.0	9.3	8.5	9.2
Total Excluded From Frame	25.2	25.7	24.3	18.9	28.2	28.9	25.1	22.7	27.8	19.4	31.3	21.7	25.3
Total Potential Completions	2,277 100%	1,917 100%	1,978 100%	2,182 100%	1,671 100%	2,542 100%	3,166 100%	2,838 100%	3,779 100%	2,924 100%	3,119 100%	1,211 100%	29,604 100%
Reasons For Non-Completion:													
Initial Refusal	10.9	11.4	9.4	6.9	15.7	5.9	4.2	8.4	15.1	7.8	2.1	8.4	8.6
Respondent Refusal	1.4	2.1	6.8	6.8	6.3	3.9	5.2	5.3	8.8	4.7	3.2	5.2	5.1
Respondent Not Available	.8	1.5	1.5	.9	1.8	1.1	.8	.4	1.7	.5	.3	5.1	1.2
Language Problem	2.5	2.1	.6	.6	5.1	1.2	.4	2.7	3.5	1.4	1.2	1.2	1.9
Busy, No Answer	6.9	9.0	6.1	5.2	9.8	6.9	6.4	8.2	9.7	6.4	15.2	32.8	9.2
Interviews Completed: --------------------													
Did Not Qualify													
Not Principal Residence	1.6	2.7	2.0	1.9	1.3	1.3	2.7	1.6	1.7	2.1	2.7	2.7	2.0
Sample Quota Filled	39.8	29.7	20.3	41.2	4.5	44.3	39.3	34.1	22.9	40.1	44.0	-	32.5
Receives Rent Subsidy	2.9	1.4	2.5	2.0	2.5	5.2	4.1	3.7	3.2	3.8	4.9	1.7	3.4
Interviews Completed	33.2	40.1	50.8	34.5	53.0	30.2	36.9	35.6	33.4	33.2	26.4	42.9	36.1
Total Completion Rate	77.5	73.9	75.6	79.6	61.3	81.0	83.0	75.0	61.2	79.2	78.0	47.3	74.0
Final Sample Size -- Renters	425	430	577	422	506	431	653	578	812	567	404	143	5,948
-- Owners	329	339	428	328	378	336	514	431	449	406	420	377	4,735

* Area Code 807 Cases are respondents residing within the 807 area but not within the original sample frame.
For statistical purposes, the cases are appropriately weighted and included in the 'Remainder of Ontario Group.'.

TABLE 11.2 . SAMPLE DISTRIBUTION BY BEDROOM COUNT .

METRO AREA	BACHELOR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR OR MORE BEDROOM	OTHER	SAMPLE SIZE
	%	%	%	%	%	%	#
HAMILTON	2.9	36.1	36.8	20.6	3.6	---	418
KITCHENER	2.3	27.6	48.4	17.5	4.2	---	428
LONDON	3.0	33.2	41.8	18.9	3.1	---	572
OSHAWA	2.2	25.1	40.2	29.4	3.1	---	415
OTTAWA	4.6	30.9	33.1	27.9	3.6	---	499
SAULT STE.MARIE	3.0	31.3	46.0	17.5	2.1	---	428
SUDBURY	4.2	26.9	43.1	22.2	3.7	---	648
THUNDER BAY	2.6	35.9	38.0	19.9	3.5	---	568
TORONTO	5.9	32.5	39.0	19.5	3.1	---	802
WINDSOR	4.2	37.1	38.2	17.8	2.7	---	566
REMAINDER OF ONTARIO	1.5	24.7	46.7	20.7	6.4	---	541
PROVINCE	3.9	30.2	41.1	20.7	4.2	---	5885

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 11.3

. SAMPLE DISTRIBUTION BY BUILDING TYPE .

METRO AREA	SINGLE DETACHED	SEMI-DETACHED	DUPLEX	ROW/TOWN HOUSE	BUILDING < FIVE STORIES	BUILDING 5 OR MORE STORIES	HOUSE ATTACHED NON-RESIDENTIAL	MOBILE HOME	APART.ABOVE STORE	SAMPLE SIZE
	%	%	%	%	%	%	%	%	%	#
HAMILTON	13.6	1.4	4.3	10.5	20.5	48.8	.2	---	.7	420
KITCHENER	12.4	3.3	7.2	12.8	40.1	22.8	---	---	1.4	429
LONDON	14.0	2.8	8.2	12.4	19.9	40.5	.3	---	1.9	573
OSHAWA	18.5	3.6	5.5	16.3	21.9	32.0	.2	---	1.9	416
OTTAWA	7.4	3.4	8.6	19.6	17.8	42.3	---	---	1.0	501
SAULT STE.MARIE	27.8	2.8	9.1	4.0	40.4	11.9	.2	.7	3.0	428
SUDBURY	25.7	1.8	12.0	9.5	28.8	17.8	1.4	.8	2.2	650
THUNDER BAY	30.1	2.5	7.4	9.1	36.1	10.9	1.1	.2	2.8	571
TORONTO	12.7	4.5	3.6	7.1	17.4	51.6	---	---	3.2	805
WINDSOR	22.3	1.2	11.5	6.7	24.0	31.6	.5	---	2.1	566
REMAINDER OF ONTARIO	33.1	2.1	12.6	5.0	27.5	14.5	.7	1.6	2.9	541
PROVINCE	19.0	3.2	7.5	8.5	22.3	36.3	.3	.5	2.6	5900

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 11.4

. SAMPLE DISTRIBUTION BY BUILDING SIZE .

	UNITS -----					
	< 6 UNITS	6 TO 19	20 TO 49	50 TO 199	200 OR MORE	SAMPLE SIZE
METRO AREA	%	%	%	%	%	#
HAMILTON	5.8	15.2	18.8	44.8	15.2	223
KITCHENER	14.0	31.0	19.7	29.3	6.1	229
LONDON	5.5	9.7	21.9	52.6	10.3	310
OSHAWA	7.1	22.7	13.1	49.5	7.6	198
OTTAWA	10.7	18.4	6.6	28.7	35.7	244
SAULT STE.MARIE	19.6	26.5	24.5	28.9	.5	204
SUDBURY	27.2	26.5	8.6	34.8	2.9	279
THUNDER BAY	20.2	27.8	25.0	25.4	1.6	252
TORONTO	3.8	9.6	13.4	39.6	33.6	447
WINDSOR	9.6	19.1	23.5	38.2	9.6	293
REMAINDER OF ONTARIO	20.2	23.8	30.9	25.1	---	208
PROVINCE	9.5	15.8	18.1	35.8	20.7	2887

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 11.5 . SAMPLE DISTRIBUTION BY HOUSEHOLD SIZE .

METRO AREA	ONE PERSON	TWO PERSON	THREE PERSON	FOUR OR MORE PERSON	SAMPLE SIZE
	%	%	%	%	#
HAMILTON	37.9	31.3	13.8	16.9	419
KITCHENER	31.9	34.7	15.4	17.9	429
LONDON	36.6	37.7	11.7	14.0	573
OSHAWA	28.6	31.5	18.8	21.2	416
OTTAWA	32.7	35.3	18.8	13.2	499
SAULT STE.MARIE	31.7	33.8	18.2	16.3	429
SUDBURY	28.5	34.0	17.4	20.2	650
THUNDER BAY	33.0	35.1	14.8	17.0	569
TORONTO	30.7	34.5	17.4	17.4	805
WINDSOR	37.5	31.9	16.6	14.0	565
REMAINDER OF ONTARIO	27.7	37.3	16.3	18.6	541
PROVINCE	30.9	35.2	16.6	17.2	5895

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 11.6 . SAMPLE DISTRIBUTION BY TYPE OF HOUSEHOLD .

	FAMILY HOUSEHOLD	NON FAMILY	SAMPLE SIZE
METRO AREA	%	%	#
HAMILTON	51.3	48.7	413
KITCHENER	57.0	43.0	428
LONDON	45.7	54.3	571
OSHAWA	62.9	37.1	412
OTTAWA	52.6	47.4	496
SAULT STE.MARIE	61.2	38.8	428
SUDBURY	63.7	36.3	642
THUNDER BAY	54.0	46.0	565
TORONTO	56.4	43.6	799
WINDSOR	51.7	48.3	563
REMAINDER OF ONTARIO	63.7	36.3	541
PROVINCE	57.5	42.5	5858

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

12. DEFINITIONS

The analysis in this report uses the following definitions. The definitions conform to Statistics Canada definitions found in the 1981 Census Dictionary.

Head of Household	Refers to the person interviewed that was most familiar with household and rental information.
Family Households	This grouping conforms to the Census definition of an Economic Family, referring to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage and adoption. Persons living common-law are included in this grouping.
Non-Family Households	One person who lives alone in a private dwelling or to a group of persons who occupy a private dwelling.
Rent	Refers to regular cash rent paid by tenant households in October 1984 (non-movers) and October 1985 (all respondents). The total rent figures include any charges paid such as parking, hydro, water, gas etc..
Charges	This grouping includes any payments made in addition to rent such as water; hydro; gas; oil; cable; parking; recreation facilities.
Building Size	This grouping refers to the number of units in a multiple unit dwelling. Duplexes have been included in the less than six units category.
Movers and Non-movers	Movers are those that did not occupy the same dwelling during October, 1984. Non-movers are those that occupied the same dwelling in October 1984.

12. DEFINITIONS .

Income	This includes the total income of the household for 1984, of all persons in the household before taxes. Those respondents who were unable or not willing to provide actual 1984 income were asked to identify whether the household income was above or below a pre-determined income,and further still a general income grouping.Reported income was incresed by 4.4% to allow for inflation.

Volume

2

1985
HOUSING
MARKET SURVEY

Volume 2
Ownership Market

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1. BACKGROUND

1.1 Purpose

The 1985 Housing Market Survey is a continuation of a series of rental housing market surveys conducted by the Ministry between 1975 and 1982. A survey of home owners was also conducted in 1982. The Housing Policy and Program Development Branch of the Community Housing Wing in October 1985 sponsored the 1985 survey of home owners and private market tenants.

The purpose of this survey is to produce information capable of supporting detailed analysis of current shelter conditions experienced by specific groups.

The survey is designed to be a research resource for policy and program analysis. The survey provides an empirical basis for the analysis of issues in the current housing market. The survey contains over 100 measures which provide statistical details of:

- shelter costs
- shelter type
- household characteristics

The 1985 Housing Market Survey results have been compiled in the form of three volumes: 1) The Rental Market 2) The Ownership Market and 3) Socio-Economic Characteristics.

1.2. 1985 Housing Market Survey Details

The 1985 Housing Market Survey is the only information source of its type. The survey offers high quality and reliable information on the current Ontario housing market situation. It is compiled from a large sample of all private households for 10 specific urban areas and for the entire province.

A random sample of renter and owner households in the following ten urban areas were interviewed by telephone: Hamilton, Kitchener, London, Oshawa, Ottawa, Sault Ste. Marie, Sudbury, Thunder Bay, Toronto, Windsor. The survey also contains a random sample for the remainder of Ontario. The total sample contains 5,948 renter and 4,735 owner households.

Canadian Facts, a Toronto-based market research firm, conducted the telephone survey work,data coding and editing. The Ministry's Policy and Program Development Branch is solely responsible for all data analysis.

1. BACKGROUND

These reports provide an analysis of selected data collected during October 1985.

All previous surveys contain a 'core' of important market statistics, and the 1985 surveys also contain a similar core. The statistics from the 1985 surveys are generally comparable to statistics in the previous reports.

The core statistics are retained to enable time series analysis of important market statistics. However, market factors change over time. The 1985 survey content has been revised to better reflect current issues.

The survey sample design also received major revision. In previous surveys, only 7 metropolitan areas were surveyed. The sample was increased to 10 areas in order to have a more comprehensive picture of current conditions in local markets across the province. The metropolitan areas generally coincide with the Statistics Canada 'Census Metropolitan Area' boundaries.

All areas of the province outside the 10 metropolitan areas were also sampled. The addition of cases from across the Province allows calculation of true provincial level statistics. Case weights must be applied to calculate provincial statistics.

1.3 Summary of Housing Market Survey Reports

The information collected in the three reports makes available the most current data on Ontario's housing market situation. The major issues addressed in both surveys cover:

a. The current cost of housing to home owners and tenants

b. Affordability problems experienced by both tenants and home owners

c. Maintenance and condition of the existing housing stock

d. Mobility of both home owners and tenants.

The ownership and renter surveys include general questions on:

a. Socio-demographic measures such as household income, age and household mobility

b. Mobility measures such as reasons for moving and choosing present accommodation

c. Descriptive information on the types of accommodation in which people live, and on maintenance and upkeep.

1. BACKGROUND

The 1985 Ownership Market Survey offers the following information:

a. Social and financial characteristics of home owners:

b. Comparison of social and financial characteristics between high and low gross debt service (GDS) ratio households

c. Projected financial characteristics among households that will renew mortgages in the next five years.

d. Renovation and home purchase plans.

The 1985 Rental Market Survey offers the following information:

a. The current rent levels during October 1985

b. Rent increases between October 1984 and 1985

c Additional charges for utilities and other services

d. Tenant perceptions of building maintenance provided by landlords.

The third volume (Socio-Economic Characteristics) offers a more detailed analysis of social and economic factors.

2. SUMMARY

The following is a summary of highlights from the report.

4. Purchase of Home and Related Mortgage Information

- The majority of home owners across the province (54.9 per cent) do not currently have a mortgage.
- Of those individuals who do have a mortgage one-third (34.8 per cent) renewed their mortgages during 1986.
- The vast majority of mortgage holders, 97 per cent, have interest rates below 15 per cent. Less than 1 per cent of home owners with a mortgage have interest rates above 18 per cent.
- About one fifth of mortgage holders (21.1 per cent) pay between $425.00 and $549.00 in mortgage payments per month.

5. Reinvestment and Home Purchase Plans

- Most home owners live in a single-detached dwelling (83.1 per cent).

- More than four-fifths of the owner population (86.6 per cent) stated that their dwelling was not in need of any major repairs. However 38.4 per cent of home owners indicated that their dwelling had some major repair work during the past 3 years.

- The majority of home owners (88.5 per cent) suggested they had no immediate intentions to move. Of those who did indicate interest in moving one third (29.6 per cent) thought they would move in less than 12 months.

- One third of home owners (33.7 per cent) gave location as the major reason for wanting to move, while 22.3 per cent wanted a larger house.

6. Socio-economic characteristics

- Family households* make up the majority of the owner population (89.5 per cent).

- Two thirds of home owners (63.1 per cent) have household incomes of $40,000 or less, while median income of all home owners across the province is $35,000.

- The majority of home owners (66.3 per cent) are less than 55 years of age with the largest percentage (24.8 per cent) between the ages of 35 and 44.

* This grouping conforms to the census definition of an Economic Family, referring to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage and/or adoption. Persons living common-law are included in this grouping.

7. Gross Debt and Shelter Costs-to-Income Ratio

- About two-fifths of the owner households (39.6 per cent) have a shelter cost ratio* of less than 10 per cent, while less than 3 per cent (2.8 per cent) have a shelter cost ratio of 40 per cent and above.

- When only home owners with mortgages are considered about one-fifth (19.4 per cent) have a shelter cost ratio of less than 10 per cent. The majority of home owners with a mortgage (40.9 per cent) have a shelter cost ratio between 10 and 19 per cent.

- More than three-quarters of home owners with mortgages (85.6 per cent) have less than 30 per cent Gross debt service.** Almost half of these individuals (40.7 per cent) have a GDS ratio between 10 and 19 per cent.

* Shelter cost ratio = a blended mortgage payment (comprised of principal and interest), where appropriate,property taxes and monthly charges for utilities, as a percentage of total household income.

** Gross debt service = a blended mortgage payment (comprised of principal and interest) and property taxes, as a percentage of total household income. Only home owners with a mortgage are included in this calculation.

(Gross debt service and shelter costs statistics reflect any costs related to pre-payments since last mortgage renewal).

3. INTRODUCTION TO SURVEY RESULTS

The objectives of the 1985 Ownership Market Survey are as follows:

- To examine general social and financial information for households with and without a mortgage.
- To determine how many owner households are experiencing affordability problems.
- To determine quality and age of stock among owner households.
- To determine renovation and home purchase plans among home owners.

Survey results are broken down into the following sections:

4. purchase of home and related mortgage information
5. reinvestment and home purchase plans
6. socio-economic characteristics
7. gross debt and shelter-to-income ratio
8. technical appendix
9. definitions

Each section provides a wide variety of statistics. The statistics are generally presented for each metropolitan area and for the province as well. The results of statistical significance tests are also noted. Statistics identified by '&' did not achieve statistical significance.

The following points should be kept in mind when interpreting the statistics:

The survey is of households, not of individual units. Vacant units are not included in the sample. Statistics reflect conditions in the private ownership market. Population estimates are based upon 1981 Census counts of private market households. Current population estimates may be calculated by selecting an appropriate household increase factor.

4. PURCHASE OF HOME AND RELATED MORTGAGE INFORMATION

This section provides basic mortgage information for home owners with mortgages. Year of purchase,monthly mortgage payment, mortgage renewal date and interest rates are examined.

. HIGHLIGHTS

- The majority of home owners across the province (54.9 per cent) do not currently have a mortgage. The cities of Kitchener, London, Oshawa, and Ottawa are the exceptions where just over 50 per cent of home owners have mortgages.
- Of those individuals who have mortgages, one-third (34.8 per cent) renewed their mortgages during 1986.
- The ratio of resale to new home purchases is about 2 to 1. The pattern holds true for all metro areas.
- The vast majority of mortgage holders (97 per cent) have interest rates below 15 per cent. Almost half of mortgage holders (46 per cent) have interest rates between 9 and 12 per cent. Less than 1 per cent of home owners have interest rates above 18 per cent.
- About one fifth of home owners across the province (20.9 per cent) pay $750.00 or more per month in mortgage payments,whereas, about one-third of mortgage holders in Toronto (36.6 per cent) and Ottawa (34.9 per cent) pay $750.00 or more per month.

TABLE 4.1 . PER CENT MORTGAGE HOLDERS BY CITY .

METRO AREA	NO MORTGAGE	FIRST MORTGAGE	SECOND MORTGAGE*	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	#	#
HAMILTON	54.5	42.8	2.8	120600	325
KITCHENER	48.6	50.8	.6	60600	331
LONDON	45.9	52.7	1.4	59600	414
OSHAWA	39.4	56.8	3.8	33700	315
OTTAWA	46.3	48.7	5.1	101900	376
SAULT STE. MARIE	50.9	47.6	1.5	20000	328
SUDBURY	53.2	45.1	1.6	30600	494
THUNDER BAY	52.8	44.8	2.3	29000	426
TORONTO	52.8	44.3	3.0	587300	436
WINDSOR	54.7	44.0	1.3	58200	393
REMAINDER OF ONTARIO	59.9	38.0	2.1	777100	773
PROVINCE	54.9	42.5	2.5	1878600	4611

* first and second mortgage

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.2 YEAR OF PURCHASE AMONG ALL HOME OWNERS

METRO AREA	1959 OR EARLIER	1960 1969	1970 1974	1975 1979	1980 1984	1985	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	#	#
HAMILTON	16.8	15.6	11.8	20.6	26.8	8.4	120600	321
KITCHENER	9.0	16.7	10.8	23.5	33.4	6.5	60600	323
LONDON	11.7	14.8	13.9	22.4	30.2	7.1	59600	411
OSHAWA	10.6	14.4	9.3	18.9	37.2	9.6	33700	312
OTTAWA	12.4	17.7	11.0	16.7	34.7	7.5	101900	372
SAULT STE. MARIE	15.8	22.4	19.6	20.2	17.1	5.0	20000	322
SUDBURY	13.9	19.8	17.0	21.9	21.7	5.7	30600	489
THUNDER BAY	16.2	19.0	12.1	19.3	26.9	6.4	29000	420
TORONTO	13.3	16.7	12.1	19.8	30.5	7.7	587300	430
WINDSOR	16.8	14.4	14.2	21.4	23.5	9.8	58200	388
REMAINDER OF ONTARIO	15.0	17.0	13.6	17.8	30.0	6.6	777100	764
PROVINCE	14.1	16.8	12.8	19.1	29.9	7.2	1878600	4552

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.3 . PURCHASE OF HOMES THAT WERE NEW OR RESALE BY CITY .

METRO AREA	NEW	RESALE	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	#	#
HAMILTON	31.7	68.3	56600	325
KITCHENER	33.9	66.1	31600	330
LONDON	29.9	70.1	32200	412
OSHAWA	38.5	61.5	20600	314
OTTAWA	39.9	60.1	55500	373
SAULT STE. MARIE	38.7	61.3	9900	326
SUDBURY	33.8	66.2	14400	491
THUNDER BAY	31.7	68.3	13700	423
TORONTO	33.6	66.4	278400	434
WINDSOR	26.0	74.0	26700	388
REMAINDER OF ONTARIO	36.0	64.0	311600	767
PROVINCE	34.6	65.4	851000	4583

NOTES:
-----

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.4

. MONTHLY MORTGAGE PAYMENTS BY CITY* .

	LOW THRU $249.00	$250.00 $349.00	$350.00 $424.00	$425.00 $549.00	$550.00 $624.00	$625.00 $749.00	$750.00 THRU HIGH	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	%	%	#	#
HAMILTON	6.0	6.0	17.0	31.0	10.0	15.0	15.0	56600	100
KITCHENER	9.4	11.1	17.1	29.9	11.1	12.8	8.5	31600	117
LONDON	14.4	11.6	16.0	23.2	12.2	7.7	14.9	32200	181
OSHAWA	12.2	4.1	6.1	24.3	14.9	20.3	18.2	20600	148
OTTAWA	2.0	13.8	3.9	13.2	11.8	20.4	34.9	55500	152
SAULT STE. MARIE	24.8	21.8	14.3	18.8	7.5	6.0	6.8	9900	133
SUDBURY	10.4	17.6	14.3	30.2	10.4	7.7	9.3	14400	182
THUNDER BAY	13.3	12.7	14.5	19.9	15.1	15.1	9.6	13700	166
TORONTO	5.9	9.2	5.9	13.7	12.4	16.3	36.6	278400	153
WINDSOR	5.4	20.3	13.5	30.4	8.8	13.5	8.1	26700	148
REMAINDER OF ONTARIO	13.9	16.4	21.2	25.0	3.1	10.3	10.2	311600	228
PROVINCE	9.6	12.7	13.5	21.1	8.7	13.5	20.9	851000	1708

* Payment includes: Principal, interest and property taxes.

NOTES:

-----

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.5 . MORTGAGE RENEWAL DATE BY CITY .

METRO AREA	1985	1986	1987	1988	1989	1990 THRU 1995	1996 AND OVER	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	#	#
HAMILTON	8.3	34.4	20.8	16.7	12.5	7.3	--	56600	96
KITCHENER	4.1	37.2	14.0	16.5	10.7	16.5	.8	31600	121
LONDON	5.7	25.3	13.8	24.7	17.2	13.2	--	32200	174
OSHAWA	11.3	22.7	18.7	19.3	14.7	13.3	--	20600	150
OTTAWA	6.7	38.8	16.4	16.4	7.5	10.4	3.7	55500	134
SAULT STE. MARIE	7.8	36.9	29.1	9.7	7.8	5.8	2.9	9900	103
SUDBURY	10.2	33.5	16.5	18.2	6.8	12.5	2.3	14400	176
THUNDER BAY	9.3	42.0	16.0	10.7	9.3	10.7	2.0	13700	150
TORONTO	7.1	35.3	12.8	20.5	11.5	10.3	2.6	278400	156
WINDSOR	5.8	33.1	17.5	16.9	8.4	16.9	1.3	26700	154
REMAINDER OF ONTARIO	11.1	35.4	10.5	18.0	9.5	12.9	2.6	311600	243
PROVINCE	8.7	34.8	13.2	18.7	10.6	11.8	2.2	851000	1657

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.6

. INTEREST RATES BY CITY* .

METRO AREA	LESS THAN 9%	9% - 12%	12.1% - 15%	15.1% - 18%	18.1% AND OVER	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	#	#
HAMILTON	11.2	47.8	38.1	3.0	--	56600	134 &
KITCHENER	14.1	44.9	38.5	2.6	--	31600	156 &
LONDON	12.4	38.7	46.1	1.8	.9	32200	217 &
OSHAWA	9.7	41.6	46.5	2.2	--	20600	185 &
OTTAWA	13.8	45.0	39.7	1.1	.5	55500	189 &
SAULT STE. MARIE	18.1	53.0	26.2	2.0	.7	9900	149 &
SUDBURY	13.0	51.6	33.0	2.3	--	14400	215 &
THUNDER BAY	14.7	40.2	40.8	3.3	1.1	13700	184 &
TORONTO	12.0	42.0	43.5	1.5	1.0	278400	200 &
WINDSOR	7.8	50.0	38.0	3.0	1.2	26700	166 &
REMAINDER OF ONTARIO	7.5	50.3	38.4	3.1	.8	311600	284 &
PROVINCE	10.5	46.0	40.5	2.3	.7	851000	2079

* For first mortages only.

NOTES:
-----

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

5. REINVESTMENT AND HOME PURCHASE PLANS

Home owners were asked several questions about their dwelling in terms of the building type, age of structure, maintenance and repairs, and renovation plans. Home owners were also asked about their plans to move and the market value of their house.

. HIGHLIGHTS

. Most home owners live in a single-detached dwelling (83.1 per cent).

. More than four-fifths of the owner population (86.6 per cent) stated that their dwelling was not in need of any major repairs. However, 38.4 per cent of home owners indicated that their dwelling had some major repair* work during the past 3 years. Furthermore, 12.5 per cent of owners stated they plan to renovate** their dwelling in the next 12 months.

. The majority of home owners (88.5 per cent) stated they had no immediate intentions to move. Of those who did indicate interest in moving, one third (38.5 per cent) thought they would move in more than 2 years, about one-third (32 per cent) said in 1 to 2 years and another third (29.6 per cent) said in less than 12 months.

. One third of home owners (33.7 per cent) gave location as the major reason for wanting to move while, 22.3 per cent wanted a larger house.***

. Home owners were asked to give their best estimate of the market value of their house. The results indicate that 13.5 per cent of home owners would set a market value between $70,001 and $80,000 and 13 per cent suggested the selling price would be between $90,001 and $110,000. Only 7.2 per cent of home owners would set a market value of $170,000 and above. Ottawa and Toronto had the greatest representation in the $170,000 category and above with 15.1 per cent and 13.9 per cent respectively.****

* see definitions, section 9
** see definitions, section 9

*** The category 'location' includes responses which reference physical convenience as well as quality of neighbourhood.

**** Respondents were interviewed during October 1985, since then there has been a rapid increase in the market value of housing.

TABLE 5.1

. DWELLING TYPE BY CITY .

METRO AREA	SINGLE DETACHED	SEMI-DETACHED DUPLEX	ROW/TOWN HOUSE	OTHER	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	#	#
HAMILTON	86.5	6.8	5.5	1.2	120600	325
KITCHENER	87.9	8.5	2.1	1.5	60600	331
LONDON	89.4	6.8	3.1	.7	59600	414
OSHAWA	79.0	14.3	5.1	1.6	33700	315
OTTAWA	71.5	12.5	8.8	7.2	101900	376
SAULT STE. MARIE	91.5	6.4	.3	1.8	20000	328
SUDBURY	91.7	6.7	.6	1.0	30600	494
THUNDER BAY	92.3	4.7	.2	2.8	29000	426
TORONTO	67.7	18.6	5.3	8.5	587300	436
WINDSOR	92.4	4.1	2.0	1.5	58200	393
REMAINDER OF ONTARIO	93.5	4.9	.3	1.3	777100	773
PROVINCE	83.1	10.1	2.9	3.9	1878600	4611

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.2.A

. DWELLING TYPE AND AGE BY CITY .

		BEFORE 1921	1921 1945	1946 1960	1961 1970	1971 1975	1976 1979	1980 1984	IN 1985	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA											
		%	%	%	%	%	%	%	%	#	#
HAMILTON	Single detached	11.3	17.1	33.1	16.4	9.8	6.5	5.1	.7	120600	317
	Semi-detached/duplex	9.5	14.3	14.3	19.0	19.0	19.0	--	4.8		
	Rowhouse/town	5.9	--	--	17.6	35.3	29.4	11.8	--		
	Other	--	--	--	--	50.0	50.0	--	--		
KITCHENER	Single detached	10.6	13.1	21.3	22.7	11.7	13.1	6.4	1.1	60600	320 &
	Semi-detached/duplex	11.1	3.7	11.1	25.9	14.8	22.2	11.1	--		
	Rowhouse/town	--	--	--	--	42.9	57.1	--	--		
	Other	--	--	--	25.0	50.0	25.0	--	--		
LONDON	Single detached	11.5	15.6	27.7	17.0	10.4	9.6	6.8	1.4	59600	405
	Semi-detached/duplex	12.5	4.2	12.5	12.5	29.2	20.8	8.3	--		
	Rowhouse/town	--	--	--	--	53.8	46.2	--	--		
	Other	--	33.3	--	--	33.3	--	33.3	--		
OSHAWA	Single detached	3.3	13.0	32.1	18.3	10.6	8.9	12.2	1.6	33700	311
	Semi-detached/duplex	2.3	--	6.8	15.9	29.5	25.0	15.9	4.5		
	Rowhouse/town	--	--	--	--	56.3	31.3	12.5	--		
	Other	--	--	--	--	60.0	40.0	--	--		
OTTAWA	Single detached	5.6	9.0	33.3	19.5	8.6	4.9	17.6	1.5	101900	373
	Semi-detached/duplex	12.8	4.3	17.0	12.8	29.8	14.9	8.5	--		
	Rowhouse/town	--	3.0	6.1	12.1	33.3	30.3	15.2	--		
	Other	11.5	--	3.8	11.5	34.6	15.4	19.2	3.8		
SAULT STE. MARIE	Single detached	7.1	16.3	30.8	19.7	15.3	7.8	3.1	--	20000	321 &
	Semi-detached/duplex	15.0	10.0	20.0	20.0	20.0	15.0	--	--		
	Rowhouse/town	--	--	--	100.0	--	--	--	--		
	Other	20.0	--	--	60.0	20.0	--	--	--		

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.2.B

. DWELLING TYPE AND AGE BY CITY .

METRO AREA		BEFORE 1921	1921 1945	1946 1960	1961 1970	1971 1975	1976 1979	1980 1984	IN 1985	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	%	%	%	%	%	%	#	#
SUDBURY	Single detached	1.8	13.0	33.6	24.0	14.8	8.7	3.8	.2	30600	486
	Semi-detached/duplex	3.0	15.2	39.4	12.1	12.1	6.1	6.1	6.1		
	Rowhouse/town	--	--	--	--	--	100.0	--	--		
	Other	20.0	--	40.0	20.0	--	--	20.0	--		
THUNDER BAY	Single detached	9.7	19.7	27.6	18.4	10.8	8.4	4.7	.5	29000	409
	Semi-detached/duplex	5.3	--	5.3	10.5	36.8	31.6	10.5	--		
	Rowhouse/town	100.0	--	--	--	--	--	--	--		
	Other	11.1	--	--	22.2	33.3	33.3	--	--		
TORONTO	Single detached	5.2	17.0	36.1	13.9	8.0	7.6	11.5	.7	587300	419
	Semi-detached/duplex	16.0	12.0	16.0	24.0	20.0	12.0	--	--		
	Rowhouse/town	8.7	--	4.3	17.4	30.4	30.4	8.7	--		
	Other	3.0	--	--	9.1	51.5	33.3	3.0	--		
WINDSOR	Single detached	11.2	24.7	26.7	16.1	9.5	9.2	1.4	1.1	58200	376
	Semi-detached/duplex	12.5	37.5	6.3	25.0	--	12.5	6.3	--		
	Rowhouse/town	14.3	--	--	28.6	42.9	--	14.3	--		
	Other	--	--	--	40.0	40.0	20.0	--	--		
REMAINDER OF ONTARIO	Single detached	17.2	15.2	21.8	14.6	13.8	9.3	7.2	.9	777100	757
	Semi-detached/duplex	11.5	11.5	5.9	5.6	21.8	32.8	10.8	--		
	Rowhouse/town	--	2.8	5.5	--	2.8	86.2	2.8	--		
	Other	26.6	.8	1.7	3.4	36.7	4.2	26.6	--		
PROVINCE	Single detached	11.8	15.7	27.7	15.6	11.4	8.6	8.3	.9	1878600	4494
	Semi-detached/duplex	13.7	11.0	13.5	18.5	21.1	17.8	4.0	.4		
	Rowhouse/town	6.0	.6	3.7	14.5	32.3	33.4	9.5	--		
	Other	6.8	.3	.8	9.3	47.1	27.5	7.7	.4		

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.3 . MAJOR REPAIR ACTIVITY DONE IN PAST 3 YEARS AND NEED FOR MAJOR REPAIRS .

	IN NEED OF MAJOR REPAIRS		SAMPLE SIZE	MAJOR REPAIRS DONE IN PAST 3 YEARS		SAMPLE SIZE
	YES	NO		YES	NO	
METRO AREA	%	%	#	%	%	#
HAMILTON	10.2	89.8	325	40.6	59.4	310
KITCHENER	10.0	90.0	331	33.1	66.9	329
LONDON	13.0	87.0	414	42.3	57.7	409
OSHAWA	7.6	92.4	315	30.5	69.5	308
OTTAWA	8.0	92.0	376	32.9	67.1	371
SAULT STE. MARIE	18.9	81.1	328	37.1	62.9	326
SUDBURY	12.0	88.0	493	34.6	65.4	491
THUNDER BAY	13.6	86.4	426	35.0	65.0	423
TORONTO	12.8	87.2	431	36.5	63.5	430
WINDSOR	16.3	83.7	393	44.1	55.9	388
REMAINDER OF ONTARIO	15.4	84.6	771	40.7	59.3	763
PROVINCE	13.4	86.6	4603	38.4	61.6	4548

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.4.A . MAJOR REPAIR ACTIVITY DONE IN PAST 3 YEARS AND NEED FOR MAJOR REPAIRS BY BUILDING TYPE .

		IN NEED OF MAJOR REPAIRS		SAMPLE	MAJOR REPAIRS DONE IN PAST 3 YEARS		SAMPLE
		YES	NO	SIZE	YES	NO	SIZE
METRO AREA							
		%	%	#	%	%	#
HAMILTON	Single detached	11.0	89.0	325	41.7	58.3	310 &
	Semi-detached/duplex	4.5	95.5		35.0	65.0	
	Rowhouse/town	5.6	94.4		26.7	73.3	
	Other	--	100.0		50.0	50.0	
KITCHENER	Single detached	10.7	89.3	331	32.8	67.2	329 &
	Semi-detached/duplex	7.1	92.9		35.7	64.3	
	Rowhouse/town	--	100.0		33.3	66.7	
	Other	--	100.0		40.0	60.0	
LONDON	Single detached	13.2	86.8	414	42.1	57.9	409 &
	Semi-detached/duplex	10.7	89.3		53.6	46.4	
	Rowhouse/town	7.7	92.3		33.3	66.7	
	Other	33.3	66.7		--	100.0	
OSHAWA	Single detached	8.0	92.0	315	34.0	66.0	308 &
	Semi-detached/duplex	6.7	93.3		17.8	82.2	
	Rowhouse/town	6.3	93.8		13.3	86.7	
	Other	--	100.0		25.0	75.0	
OTTAWA	Single detached	7.4	92.6	376	34.3	65.7	371 &
	Semi-detached/duplex	8.5	91.5		27.7	72.3	
	Rowhouse/town	9.1	90.9		21.9	78.1	
	Other	11.1	88.9		41.7	58.3	
SAULT STE. MARIE	Single detached	19.0	81.0	328	38.6	61.4	326 &
	Semi-detached/duplex	19.0	81.0		19.0	81.0	
	Rowhouse/town	--	100.0		100.0	--	
	Other	16.7	83.3		16.7	83.3	

NOTES:
-----

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.4.B . MAJOR REPAIR ACTIVITY DONE IN PAST 3 YEARS AND NEED FOR MAJOR REPAIRS BY BUILDING TYPE .

METRO AREA		IN NEED OF MAJOR REPAIRS YES	NO	SAMPLE SIZE	MAJOR REPAIRS DONE IN PAST 3 YEARS YES	NO	SAMPLE SIZE
		%	%	#	%	%	#
SUDBURY	Single detached	10.8	89.2	493	34.1	65.9	491 &
	Semi-detached/duplex	30.3	69.7		42.4	57.6	
	Rowhouse/town	--	100.0		--	100.0	
	Other	--	100.0		40.0	60.0	
THUNDER BAY	Single detached	14.5	85.5	426	36.2	63.8	423 &
	Semi-detached/duplex	5.0	95.0		20.0	80.0	
	Rowhouse/town	--	100.0		--	100.0	
	Other	--	100.0		25.0	75.0	
TORONTO	Single detached	13.0	87.0	431	35.3	64.7	430 &
	Semi-detached/duplex	15.0	85.0		44.3	55.7	
	Rowhouse/town	4.3	95.7		30.4	69.6	
	Other	11.4	88.6		33.3	66.7	
WINDSOR	Single detached	16.3	83.7	393	44.3	55.7	388 &
	Semi-detached/duplex	25.0	75.0		31.3	68.7	
	Rowhouse/town	--	100.0		71.4	28.6	
	Other	16.7	83.3		33.3	66.7	
REMAINDER OF ONTARIO	Single detached	15.5	84.5	771	41.5	58.5	763 &
	Semi-detached/duplex	11.6	88.4		24.1	75.9	
	Rowhouse/town	2.8	97.2		11.0	89.0	
	Other	25.5	74.5		48.3	51.7	
PROVINCE	Single detached	13.8	86.2	4603	39.0	61.0	4548
	Semi-detached/duplex	13.2	86.8		37.5	62.5	
	Rowhouse/town	5.1	94.9		28.2	71.8	
	Other	12.9	87.1		36.2	63.8	

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.5 . PLAN RENOVATIONS* OR STRUCTURAL CHANGES IN NEXT 12 MONTHS BY CITY .

METRO AREA	YES %	NO %	POPULATION ESTIMATES #	SAMPLE SIZE #
HAMILTON	9.2	90.8	120600	316
KITCHENER	10.8	89.2	60600	323
LONDON	11.1	88.9	59600	406
OSHAWA	10.9	89.1	33700	311
OTTAWA	10.3	89.7	101900	369
SAULT STE. MARIE	19.0	81.0	20000	315
SUDBURY	13.8	86.2	30600	477
THUNDER BAY	14.2	85.8	29000	408
TORONTO	11.5	88.5	587300	426
WINDSOR	10.9	89.1	58200	386
REMAINDER OF ONTARIO	14.1	85.9	777100	752
PROVINCE	12.5	87.5	1878600	4489

* renovations : refers to structural changes to the dwelling (such as building an addition), renovating a bathroom or kitchen, or upgrading electrical or plumbing, also major energy conservation work during renovation such as adding insulation to walls.

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.6 . HOME OWNERS WITH PLANS TO MOVE* BY CITY .

METRO AREA	YES	NO	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	#	#
HAMILTON	11.1	88.9	120600	323 &
KITCHENER	12.8	87.2	60600	329 &
LONDON	10.4	89.6	59600	412 &
OSHAWA	14.3	85.7	33700	315 &
OTTAWA	14.1	85.9	101900	375 &
SAULT STE. MARIE	12.8	87.2	20000	327 &
SUDBURY	12.0	88.0	30600	492 &
THUNDER BAY	12.7	87.3	29000	425 &
TORONTO	11.5	88.5	587300	434 &
WINDSOR	10.7	89.3	58200	392 &
REMAINDER OF ONTARIO	11.1	88.9	777100	771 &
PROVINCE	11.5	88.5	1878600	4595

* move: to another home that would be used as respondents' principal residence, time frame covered in Table 5.7

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.7 . TIME FRAMES OF INTENDED MOVES BY CITY .

METRO AREA	LESS THAN 12 MONTHS	1 TO 2 YEARS	MORE THAN 2 YEARS	SAMPLE SIZE
	%	%	%	#
HAMILTON	40.6	12.5	46.9	32 &
KITCHENER	30.6	27.8	41.7	36 &
LONDON	35.7	31.0	33.3	42 &
OSHAWA	32.6	30.2	37.2	43 &
OTTAWA	35.3	31.4	33.3	51 &
SAULT STE. MARIE	31.0	35.7	33.3	42 &
SUDBURY	25.4	27.1	47.5	59 &
THUNDER BAY	35.2	31.5	33.3	54 &
TORONTO	18.4	36.7	44.9	49 &
WINDSOR	25.6	43.6	30.8	39 &
REMAINDER OF ONTARIO	35.8	30.8	33.4	77 &
PROVINCE	29.6	32.0	38.5	524

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.8 . REASONS FOR PLANS TO MOVE .

METRO AREA	MISCELLANEOUS	LARGER HOUSE	SMALLER HOUSE	COULD AFFORD BETTER	LESS EXPENSIVE	CHANGE * IN NEEDS	NEIGHBOUR-HOOD	LOCATION	TOO OLD	** INVESTMENTS	SAMPLE SIZE
	%	%	%	%	%	%	%	%	%	%	#
HAMILTON	2.8	27.8	2.8	25.0	2.8	5.6	13.9	13.9	5.6	--	36
KITCHENER	2.5	27.5	7.5	15.0	5.0	10.0	5.0	20.0	7.5	--	40
LONDON	4.8	21.4	11.9	16.7	4.8	16.7	2.4	11.9	9.5	--	42
OSHAWA	--	43.2	2.3	9.1	--	13.6	9.1	15.9	6.8	--	44
OTTAWA	2.0	26.0	18.0	8.0	2.0	18.0	6.0	16.0	2.0	2.0	50
SAULT STE. MARIE	--	15.4	15.4	12.8	2.6	10.3	17.9	10.3	12.8	2.6	39
SUDBURY	1.8	29.1	12.7	7.3	12.7	10.9	9.1	7.3	9.1	--	55
THUNDER BAY	17.3	28.8	7.7	9.6	--	5.8	5.8	11.5	11.5	1.9	52
TORONTO	8.9	22.2	4.4	6.7	2.2	11.1	15.6	13.3	11.1	4.4	45
WINDSOR	--	35.7	7.1	7.1	7.1	9.5	19.0	11.9	2.4	--	42
REMAINDER OF ONTARIO	4.9	17.9	2.7	2.8	4.9	9.9	10.1	34.2	12.4	--	85
PROVINCE	5.5	22.3	5.2	7.1	3.8	10.7	11.5	22.2	10.2	1.5	530

* such as: want more privacy, ,less upkeep and maintenance, want more property.

** such as: retain existing home for investment, rental income.

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.9

. MARKET VALUE* OF HOUSE BY CITY .

METRO AREA	UP TO $40,000	$40,001 $50,000	$50,001 $60,000	$60,001 $70,000	$70,001 $80,000	$80,001 $90,000	$90,001 $110,000	$110,001 $130,000	$130,001 $150,000	$150,001 $170,000	$170,001 THRU HIGH	MEDIAN PRICE	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	%	%	%	$	#	#
HAMILTON	5.9	12.5	15.9	17.7	15.1	8.9	12.5	5.2	3.0	.7	2.6	70,000	120600	271
KITCHENER	2.3	8.7	13.3	19.0	20.5	9.1	12.2	5.7	4.6	.4	4.2	75,000	60600	263
LONDON	6.8	13.6	13.4	10.9	13.9	12.8	13.4	7.4	5.2	.3	2.5	75,000	59600	367
OSHAWA	.7	4.3	8.6	17.2	17.6	15.4	16.1	12.2	3.9	1.1	2.9	83,000	33700	279
OTTAWA	.3	.6	.3	2.7	5.4	8.1	20.2	24.7	15.7	6.9	15.1	125,000	101900	332
SAULT STE. MARIE	19.6	15.8	19.3	19.6	11.9	6.7	4.2	1.8	.4	--	.7	60,000	20000	285
SUDBURY	20.5	24.0	18.7	13.5	9.8	3.2	4.3	2.5	1.4	.2	1.8	55,000	30600	438
THUNDER BAY	6.6	9.3	12.1	14.8	13.7	17.0	13.7	6.9	3.6	.5	1.6	78,000	29000	364
TORONTO	1.3	1.3	4.0	4.3	12.1	11.5	18.8	16.6	12.3	3.8	13.9	101,500	587300	373
WINDSOR	17.7	16.5	12.3	14.0	14.8	6.8	9.4	4.3	2.6	.3	1.4	65,000	58200	351
REMAINDER OF ONTARIO	13.0	15.9	15.1	13.5	14.7	8.4	8.4	3.9	2.9	.6	3.5	67,000	777100	643
PROVINCE	7.6	9.8	10.6	10.5	13.5	9.7	13.0	9.5	6.7	1.9	7.2	80,000	1878600	3966

* see definitions, section 9. Respondents were interviewed during October 1985, since then there has been a rapid increase in the market value of housing.

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

6. SOCIO-ECONOMIC CHARACTERISTICS

This section presents some basic socio-economic information on the owner population. A more detailed examination of socio-economic characteristics is available in the third volume (socio-economic characteristics).

. HIGHLIGHTS

- Family households* make up the majority of the owner population (89.5 per cent). Only 5.3 per cent of all family households are single parent households.
- Two thirds of home owners (63.1 per cent) have household incomes of $40,000 or less, while median income of all home owners across the province is $35,000.
- The majority of home owners (66.3 per cent) are less than 55 years of age, with the largest percentage (24.8 per cent) between the ages of 35 and 44.

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* This grouping conforms to the census definition of an Economic Family, referring to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage and/or adoption. Persons living common-law are included in this grouping.

TABLE 6.1 . DISTRIBUTION OF OWNER HOUSEHOLDS BY AGE OF HOUSEHOLD HEAD .

METRO AREA	<25	25 34	35 44	45 54	55 59	60 64	65 69	70 +	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	#	#
HAMILTON	1.2	20.1	26.9	21.1	9.6	8.4	5.0	7.7	120600	323
KITCHENER	2.4	23.0	27.3	18.5	8.5	8.5	5.2	6.7	60600	330
LONDON	3.1	22.5	26.4	21.3	7.0	8.0	5.3	6.3	59600	413
OSHAWA	2.6	30.4	28.4	16.9	8.3	4.5	2.9	6.1	33700	313
OTTAWA	1.1	17.7	29.5	20.4	8.6	9.7	3.5	9.7	101900	373
SAULT STE. MARIE	1.5	21.7	25.7	22.9	8.6	6.7	4.0	8.9	20000	327
SUDBURY	1.4	23.1	27.6	18.3	8.7	10.3	6.3	4.3	30600	493
THUNDER BAY	.9	22.1	23.5	20.7	8.9	8.7	7.3	7.8	29000	425
TORONTO	1.8	19.4	26.7	19.4	11.3	8.8	6.7	6.0	587300	434
WINDSOR	2.6	27.4	26.6	16.1	7.4	5.4	7.4	7.2	58200	391
REMAINDER OF ONTARIO	2.0	17.4	21.8	21.5	8.0	11.4	6.4	11.4	777100	765
PROVINCE	1.9	19.3	24.8	20.3	9.2	9.7	6.1	8.7	1878600	4587

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 6.2 . DISTRIBUTION OF OWNER HOUSEHOLDS BY HOUSEHOLD TYPE .

	. FAMILY HOUSEHOLDS .						
	WITH CHILDREN	NO CHILDREN	SINGLE PARENT	NON-FAMILY	OTHER	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	#	#
HAMILTON	58.1	27.8	7.2	6.9	--	120600	320
KITCHENER	58.7	26.7	4.6	7.9	2.1	60600	329
LONDON	53.3	30.2	5.8	9.0	1.7	59600	411
OSHAWA	58.2	26.4	6.1	7.1	2.3	33700	311
OTTAWA	52.2	30.8	5.7	9.5	1.9	101900	370
SAULT STE. MARIE	57.6	25.0	5.5	11.0	.9	20000	328
SUDBURY	62.7	25.5	4.3	5.7	1.8	30600	491
THUNDER BAY	57.3	24.8	5.7	9.9	2.4	29000	424
TORONTO	55.6	27.5	6.6	9.2	1.2	587300	426
WINDSOR	56.1	24.2	6.9	12.0	.8	58200	392
REMAINDER OF ONTARIO	52.7	32.4	4.0	10.5	.5	777100	767
PROVINCE	54.6	29.6	5.3	9.6	1.0	1878600	4569

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 6.3

DISTRIBUTION OF GROUPED HOUSEHOLD INCOME*

METRO AREA	LOW THRU $10,000	$10,001 $20,000	$20,001 $30,000	$30,001 $40,000	$40,001 $50,000	$50,001 $60,000	$60,001 THRU HIGH	MEDIAN INCOME	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	$	#	#
HAMILTON	3.3	13.1	19.6	31.4	13.9	7.8	11.0	35,000	120600	245
KITCHENER	1.8	11.5	23.8	32.6	13.2	6.6	10.6	35,000	60600	227
LONDON	3.0	13.3	19.3	19.6	21.1	13.3	10.3	38,500	59600	331
OSHAWA	2.3	7.7	18.8	28.8	20.8	12.3	9.2	39,000	33700	260
OTTAWA	1.8	7.0	8.5	19.2	27.7	13.7	22.1	45,000	101900	271
SAULT STE. MARIE	1.9	13.8	23.8	29.6	14.6	10.0	6.2	33,500	20000	260
SUDBURY	2.8	16.0	23.0	28.4	13.3	9.3	7.2	33,500	30600	430
THUNDER BAY	2.5	12.1	19.8	27.9	15.2	13.3	9.3	37,000	29000	323
TORONTO	2.0	13.8	17.6	19.3	17.3	10.4	19.6	39,500	587300	347
WINDSOR	5.4	9.6	21.0	28.0	16.9	7.3	11.8	35,500	58200	314
REMAINDER OF ONTATIO	6.0	22.9	22.2	22.7	14.9	5.8	5.5	30,000	777100	586
PROVINCE	3.9	16.8	19.7	22.7	16.5	8.5	11.9	35,000	1878600	3594

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 6.4.A . DESCRIPTIVE STATISTICS OF OWNER HOUSEHOLDS BY HOUSEHOLD COMPOSITION .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	non family	non senior	senior * 65+
METRO AREA						
HAMILTON						
Aver. age of head	42	52	54	63	47 &	77
Aver. Household size	4.0	2.1	2.7	1.1	1.3 &	1.0
Median Income	$38,500	$33,500	$23,500	$18,500	---	---
& Median Shelter Cost Ratio	9.1	11.0	15.2	21.2	---	---
& Median Gross Debt Service	16.8	17.3	---	---	---	---
KITCHENER						
Aver. age of head	40	52	49	57	42 &	72
Aver. Household size	4.1	2.0	3.0	1.8	2.5 &	1.3
Median Income	$38,500	$33,500	---	$23,500	$26,750	---
& Median Shelter Cost Ratio	11.0	10.1	---	15.6	14.4	---
& Median Gross Debt Service	17.3	15.5	---	---	---	---
LONDON						
Aver. age of head	41	50	47	51	39 &	72
Aver. Household size	4.0	2.1	2.9	1.6	2.0 &	1.0
Median Income	$40,000	$38,250	$28,500	$25,000	$32,000	$13,500 &
& Median Shelter Cost Ratio	12.5	13.1	12.0	15.1	12.6	---
& Median Gross Debt Service	16.6	17.8	19.8	17.6	17.6 &	---
OSHAWA						
Aver. age of head	39	48	50	53	42 &	---
Aver. Household size	3.9	2.1	3.0	2.1	2.8 &	---
Median Income	$40,000	$40,000	$33,500	$30,000	$33,250	---
& Median Shelter Cost Ratio	12.9	12.2	20.2	23.0	22.5	---
Median Gross Debt Service	16.5	16.9	22.4	24.4	25.3 &	---

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 6.4.B . DESCRIPTIVE STATISTICS OF OWNER HOUSEHOLD BY HOUSEHOLD COMPOSITION .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	non family	non senior	senior * 65+
METRO AREA						
OTTAWA						
Aver. age of head	42	55	50	48	42 &	---
Aver. Household size	3.9	2.0	2.9	1.8	2.1 &	---
Median Income	$48,750	$43,500	$43,500	$42,500	$45,500	---
& Median Shelter Cost Ratio	12.0	9.8	17.9	17.9	17.3	---
& Median Gross Debt Service	16.8	17.8	---	19.9	20.2 &	---
SAULT STE. MARIE						
Aver. age of head	41	54	45	57	47 &	77
Aver. Household size	4.1	2.1	3.0	1.6	1.9 &	1.1
Median Income	$38,500	$33,500	$28,500	$20,000	$21,000	---
& Median Shelter Cost Ratio	9.8	10.7	16.8	16.9	19.0	---
Median Gross Debt Service	14.3	13.4	17.6	22.7	22.7 &	---
SUDBURY						
Aver. age of head	42	55	48	53	45 &	71
Aver. Household size	4.0	2.0	2.7	2.3	2.4 &	2.0
Median Income	$37,000	$30,000	$23,500	$24,000	$28,000	---
& Median Shelter Cost Ratio	13.4	10.8	12.8	12.3	12.2	---
& Median Gross Debt Service	16.3	15.5	---	---	---	---
THUNDER BAY						
Aver. age of head	41	56	50	55	45 &	71
Aver. Household size	4.0	2.1	3.3	1.9	2.6 &	1.1
Median Income	$40,000	$29,000	$26,750	$25,000	$33,500	---
& Median Shelter Cost Ratio	12.9	11.2	18.2	12.9	11.5	---
& Median Gross Debt Service	16.7	15.9	---	14.1	13.5 &	---

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 6.4.C . DESCRIPTIPTIVE STATISTICS OF OWNER HOUSEHOLDS BY HOUSEHOLD COMPOSITION .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	non family	non senior	senior * 65+
METRO AREA						
TORONTO						
Aver. age of head	43	51	53	55	45 &	72
Aver. Household size	4.0	2.2	3.0	1.5	1.7 &	1.2
Median Income	$42,500	$43,500	$22,000	$28,500	$30,000	---
& Median Shelter Cost Ratio	12.2	11.2	16.5	10.8	10.8	---
& Median Gross Debt Service	17.1	15.3	---	15.8	15.1 &	---
WINDSOR						
Aver. age of head	39	51	49	57	41 &	73
Aver. Household size	4.1	2.1	3.0	1.3	1.5 &	1.1
Median Income	$38,500	$33,500	$30,000	$19,000	$28,500	$13,500 &
& Median Shelter Cost Ratio	11.1	11.5	17.9	19.4	19.4	19.4
Median Gross Debt Service	15.0	16.3	---	22.5	22.5 &	---
REMAINDER OF ONTARIO						
Aver. age of head	41	58	52	60	43 &	75
Aver. Household size	4.1	2.0	3.0	1.3	1.7 &	1.0
Median Income	$36,000	$25,000	$18,500	$20,000	$30,000	$13,500 &
& Median Shelter Cost Ratio	13.1	10.7	20.2	12.2	10.7	12.2
Median Gross Debt Service	16.0	15.8	---	14.9	14.9 &	---
PROVINCE						
Aver. age of head	42	55	52	57	44	74
Aver. Household size	4.0	2.1	3.0	1.5	1.8	1.1
Median Income	$38,500	$30,000	$23,500	$24,000	$30,000	$13,500
& Median Shelter Cost Ratio	12.7	10.9	17.9	12.5	12.5	12.6
Median Gross Debt Service	16.4	15.4	26.6	16.9	16.9	---

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

7. GROSS DEBT AND SHELTER COSTS-TO-INCOME RATIO

The current cost of housing to home owners and renters is a topic of interest to many. In order to present information on shelter costs two variables have been created as conceptual tools for affordability analysis, these are Gross Debt Service and Shelter Cost Ratio.

GROSS DEBT SERVICE = a blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income (PIT/income). Only home owners with a mortgage are included in this calculation.

SHELTER COST RATIO = a blended mortgage payment (comprised of principal and interest), where appropriate, property taxes and monthly charges for utilities, as a percentage of total household income (PITU/income).

The major difference between the two is that shelter cost ratio include utilities where gross debt service does not. Neither shelter cost ratio nor gross debt service include maintenance costs.

The two definitions (GDS and shelter cost ratio) are offered to the reader because the term shelter costs becomes more complex when applied to home owners as compared to renters (see Volume 1, Rental Market). Secondly, it would be misleading to use GDS as a measure of affordability for those individuals without a mortgage.

Shelter costs in the form of rent-to-income ratios were designed to reflect total costs for rental accommodation. If respondents indicated that utilities were paid in addition to basic rent, these two were summed to arrive at shelter costs for renters. However, neither shelter cost ratio nor gross debt service reflect total costs for ownership. Therefore, comparisons of rent-to-income ratios, to gross debt service or shelter cost ratio (for home owners) are not meaningful.

HIGHLIGHTS

- About two-fifths of the owner households (39.6 per cent) have a shelter cost ratio of less than 10 per cent, while less than 3 per cent (2.8 per cent) have a shelter cost ratio of 40 per cent and above.
- When only home owners with mortgages are considered, about one-fifth (19.4 per cent) have a shelter cost ratio of less than 10 per cent. The majority of home owners with a mortgage (40.9 per cent) have a shelter cost ratio between 10 and 19 per cent.
- More than three-quarters of home owners with mortgages (85.6 per cent) have less than 30 per cent Gross debt service. Almost half of these individuals (40.7 per cent) have a GDS ratio between 10 and 19 per cent.

TABLE 7.1 . GROUPED SHELTER* COST RATIO BY CITY .

METRO AREA	< 10%	10 - 19%	20 - 29%	30 - 39%	40 -49%	50 -59%	60% +	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	#	#
HAMILTON	44.2	30.2	20.7	2.5	1.2	.8	.4	120600	242
KITCHENER	43.8	28.3	21.0	4.6	1.4	.9	---	60600	219
LONDON	36.5	36.8	22.5	3.0	1.2	---	---	59600	329
OSHAWA	36.6	32.7	22.6	5.8	1.6	.8	---	33700	257
OTTAWA	40.5	31.6	19.7	5.6	1.5	.7	.4	101900	269
SAULT STE. MARIE	40.2	39.0	15.4	3.5	1.2	.8	---	20000	259
SUDBURY	37.0	40.0	15.0	6.8	.7	.2	.2	30600	427
THUNDER BAY	41.8	31.6	19.6	4.1	.9	.6	1.3	29000	316
TORONTO	38.8	34.7	16.0	6.7	1.5	1.5	.9	587300	343
WINDSOR	38.7	38.3	17.9	3.5	1.3	.3	---	58200	313
REMAINDER OF ONTARIO	39.6	38.0	12.5	7.6	.4	1.8	---	777100	577
PROVINCE	39.6	35.7	15.7	6.4	1.0	1.4	.4	1878600	3551

* shelter costs = a blended mortgage payment(comprised of principal and interest),where appropriate property taxes and monthly charges for utilities as a percentage of total household income.

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 7.2

. GROUPED SHELTER* COST RATIO BY CITY FOR HOME OWNERS WITH A MORTGAGE .

METRO AREA	< 10%	10 - 19%	20 - 29%	30 - 39%	40 -49%	50 -59%	60% +	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	#	#
HAMILTON	27.5	32.5	32.5	3.3	2.5	.8	.8	56600	120
KITCHENER	27.3	31.3	30.5	7.8	2.3	.8	---	31600	128
LONDON	16.7	43.5	32.8	4.8	2.2	---	---	32200	186
OSHAWA	20.8	36.3	32.7	6.5	2.4	1.2	---	20600	168
OTTAWA	19.7	37.5	30.3	8.6	2.0	1.3	.7	55500	152
SAULT STE. MARIE	18.2	49.6	23.4	5.8	1.5	1.5	---	9900	137
SUDBURY	15.6	49.1	23.6	10.4	.5	.5	.5	14400	212
THUNDER BAY	22.3	36.0	30.3	6.3	1.7	1.1	2.3	13700	175
TORONTO	22.0	35.1	25.6	10.7	3.0	1.8	1.8	278400	168
WINDSOR	14.8	49.7	28.4	5.2	1.3	.6	---	26700	155
REMAINDER OF ONTARIO	15.5	47.9	18.1	14.2	.9	3.3	.1	311600	261
PROVINCE	19.4	40.9	24.3	10.6	1.9	2.0	.7	851000	1862

* shelter costs = a blended mortgage payment(comprised of principal and interest),where appropriate property taxes and monthly charges for utilities as a percentage of total household income.

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 7.3 . GROSS DEBT SERVICE* FOR HOME OWNERS WITH A MORTGAGE .

METRO AREA	< 10%	10 - 19%	20 - 29%	30 - 39%	40 - 49%	50 - 59%	60 +%	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	#	#
HAMILTON	29.4	31.9	31.1	3.4	2.5	.8	.8	56600	119 &
KITCHENER	27.6	34.6	27.6	7.1	2.4	.8	--	31600	127 &
LONDON	17.3	44.9	30.8	4.9	2.2	--	--	32200	185 &
OSHAWA	22.0	36.3	32.7	6.0	1.8	1.2	--	20600	168 &
OTTAWA	20.5	39.7	27.8	8.6	2.0	1.3	--	55500	151 &
SAULT STE. MARIE	19.0	48.9	23.4	5.8	1.5	1.5	--	9900	137 &
SUDBURY	17.9	49.1	23.6	8.0	.5	.5	.5	14400	212 &
THUNDER BAY	22.3	38.3	28.0	6.3	2.3	.6	2.3	13700	175 &
TORONTO	22.8	34.1	26.3	10.8	2.4	1.8	1.8	278400	167 &
WINDSOR	15.5	51.0	27.1	4.5	1.3	.6	--	26700	155 &
REMAINDER OF ONTARIO	18.0	47.1	18.0	12.6	2.6	1.6	.1	311600	250 &
PROVINCE .	20.9	40.7	24.0	10.0	2.3	1.4	.7	851000	1846

* Gross Debt Service = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.**

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:
-----

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 7.4 . DISTRIBUTION OF GROSS DEBT SERVICE* BY HOUSEHOLD COMPOSITION FOR HOME OWNERS WITH A MORTGAGE .

METRO AREA		LESS THAN 30%	30% OR MORE	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
HAMILTON	Family with children	91.6	8.4	56600	118 &
	Family no children	96.4	3.6		
	Non-family	85.7	14.3		
KITCHENER	Family with children	94.6	5.4	31600	126
	Family no children	85.2	14.8		
	Non-family	50.0	50.0		
LONDON	Family with children	94.7	5.3	32200	184 &
	Family no children	92.3	7.7		
	Non-family	78.6	21.4		
OSHAWA	Family with children	92.5	7.5	20600	168 &
	Family no children	97.1	2.9		
	Non-family	78.6	21.4		
OTTAWA	Family with children	86.9	13.1	55500	151 &
	Family no children	90.0	10.0		
	Non-family	92.9	7.1		
SAULT STE. MARIE	Family with children	94.1	5.9	9900	137
	Family no children	100.0	--		
	Non-family	66.7	33.3		
SUDBURY	Family with children	90.6	9.4	14400	210 &
	Family no children	91.7	8.3		
	Non-family	83.3	16.7		
THUNDER BAY	Family with children	89.9	10.1	13700	174 &
	Family no children	82.6	17.4		
	Non-family	84.6	15.4		
TORONTO	Family with children	83.3	16.7	278400	162 &
	Family no children	91.9	8.1		
	Non-family	72.7	27.3		
WINDSOR	Family with children	96.7	3.3	26700	155
	Family no children	85.7	14.3		
	Non-family	78.6	21.4		
REMAINDER OF ONTARIO	Family with children	83.0	17.0	311600	250 &
	Family no children	93.8	6.2		
	Non-family	85.0	15.0		
PROVINCE	Family with children	85.8	14.2	851000	1835
	Family no children	92.5	7.5		
	Non-family	79.7	20.3		

* GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.**

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 7.5.A . PER CENT OF HOME OWNERS WITH A MORTGAGE PAYING 30% & GREATER OF THEIR INCOME* (GDS)** BY HOUSEHOLD SIZE .

METRO AREA		LESS THAN 30%	30% OR MORE	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
HAMILTON	One person	100.0	--	56600	119 &
	Two persons	96.4	3.6		
	Three persons	83.9	16.1		
	Four persons	92.9	7.1		
	Five persons	96.2	3.8		
KITCHENER	One person	33.3	66.7	31600	127
	Two persons	85.7	14.3		
	Three persons	96.6	3.4		
	Four persons	92.5	7.5		
	Five persons	92.6	7.4		
LONDON	One person	71.4	28.6	32200	185 &
	Two persons	93.3	6.7		
	Three persons	92.1	7.9		
	Four persons	94.2	5.8		
	Five persons	96.2	3.8		
OSHAWA	One person	71.4	28.6	20600	168 &
	Two persons	95.1	4.9		
	Three persons	92.3	7.7		
	Four persons	92.2	7.8		
	Five persons	93.3	6.7		
OTTAWA	One person	100.0	--	55500	151 &
	Two persons	86.1	13.9		
	Three persons	91.7	8.3		
	Four persons	91.7	8.3		
	Five persons	75.0	25.0		
SAULT STE. MARIE	One person	57.1	42.9	9900	137
	Two persons	93.5	6.5		
	Three persons	96.0	4.0		
	Four persons	95.6	4.4		
	Five persons	93.1	6.9		

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.

NOTES:

-----

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 7.5.B. PER CENT OF HOME OWNERS WITH A MORTGAGE PAYING 30% & GREATER OF THEIR INCOME* (GDS)** BY HOUSEHOLD SIZE .

METRO AREA		LESS THAN 30%	30% OR MORE	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
SUDBURY	One person	75.0	25.0	14400	212 &
	Two persons	85.2	14.8		
	Three persons	88.4	11.6		
	Four persons	96.6	3.4		
	Five persons	86.3	13.7		
THUNDER BAY	One person	100.0	--	13700	175 &
	Two persons	78.6	21.4		
	Three persons	89.7	10.3		
	Four persons	92.5	7.5		
	Five persons	87.2	12.8		
TORONTO	One person	70.0	30.0	278400	166 &
	Two persons	85.7	14.3		
	Three persons	88.6	11.4		
	Four persons	84.9	15.1		
	Five persons	78.8	21.2		
WINDSOR	One person	77.8	22.2	26700	155 &
	Two persons	88.9	11.1		
	Three persons	94.4	5.6		
	Four persons	95.8	4.2		
	Five persons	97.1	2.9		
REMAINDER OF ONTARIO	One person	79.4	20.6	311600	250 &
	Two persons	89.5	10.5		
	Three persons	95.1	4.9		
	Four persons	77.3	22.7		
	Five persons	86.1	13.9		
PROVINCE	One person	76.7	23.3	851000	1845
	Two persons	88.5	11.5		
	Three persons	91.4	8.6		
	Four persons	84.4	15.6		
	Five persons	85.2	14.8		

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.

NOTES:

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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

8. TECHNICAL APPENDIX

8.1 Introduction

The 1985 Ownership Market Survey Report is based on an analysis of selected data from 4,735 interviews in 10 Ontario municipal areas and a province-wide sample. Table 8.1 indicates the number of completed interviews and completion rates in each survey city.

Telephone interviews were conducted during October 1985, by Canadian Facts from their central location telephone facilities in Toronto, London, Hamilton and Ottawa. Interviewers were selected, trained and supervised specifically for the survey. Both supervisors and interviewers were given extensive training in the area of questionnaire terms, refusal handling, language problems and call back procedures. Ministry staff were present during the training and interviewing phases of the survey.

8.2 Study Population

The study population for this survey were owner-occupied households, defined as those individuals who paid a specified amount to secure occupancy, and ownership, of the dwelling during October 1985. Because of the telephone interviewing methodology, households without access to a telephone are also excluded.

Independent samples were specified for each of the following areas: Hamilton, Kitchener, London, Oshawa, Ottawa, Sudbury, Thunder Bay, Toronto, and Windsor Census Metropolitan Areas; the Sault Ste. Marie Census Agglomerate, and the remainder of Ontario.

8.3. Sample Design

In constructing a probability sample for the universe, the following conditions were required:

- Each household in the universe had to have a known probability for being included in the sample.
- Selection probabilities must be equal within each municipal area and the remainder of Ontario.
- No arbitrary judgement could be exercised in determining which households or individuals were included.

Sample selection was conducted by a replicated probability Plus Digit telephone directory method.

The overall sampling method can be termed a stratified random sample with simple random selection.

8.4 SAMPLING

The consultant, Canadian Facts, used the services of Compusearch to obtain a listing of postal codes for each of the ten city areas. The postal code definitions provided by Compusearch were used by Teledirect to select from their White Pages List service the telephone numbers for the ten selected cities. The remainder of the white pages data base constituted the 'Remainder of Ontario' sample. Compusearch and Teledirect are Toronto based survey research firms. The sampling technique for Thunder Bay CMA proved unworkable, and a second sample was drawn. The replacement sample was conducted by a replicated probability Plus Digit telephone directory method.

Teledirect first determined the population size for each of the 11 areas. For each area, a selection interval was determined by dividing the total number of households by the required gross sample size. The gross sample size for each area included provision for not-in-service, non-residential, non-qualifiers and non-completions due to refusal, not-at-home etc. The selected telephone numbers for each of the eleven sample areas were provided to Canadian Facts in a computer readable form.

8.5. Household Contact and Respondent Selection

At the interviewing stage, the households were screened to determine if it was a principal residence, and to select as the respondent the head of household most familiar with financial information.

8.6. Call Back Procedure

To minimize non-response bias, up to nine calls were made to obtain a completed interview. In the case of the Thunder Bay replacement sample the maximum was reduced to six calls. No substitution of telephone numbers was permitted. In order to screen out non-residential numbers from the sample frame, each of the randomly selected telephone numbers received one daytime weekday call at the beginning of the interviewing schedule.

8.7. Refusal/Language Treatment

A special team of interviewers was assigned to call back on refusals. Attempts were also made to re-contact language problems with an interviewer with the appropriate language facility. Other language requirements were Italian, Portuguese and French. Interviewers were provided with written translations for the main terms and definitions used in the survey instruments.

8.8. Weighting Procedures

True provincial level statistics can be calculated from the simple random stratified sample design.

Calculation of provincial statistics requires the use of case weights. Weights are required, because the sample allocation for each metropolitan area is not proportional to the number of households residing in the area. Non-proportional allocation is used to ensure that substantial numbers of interviews are completed in each area. Large samples must be provided in each metropolitan area to allow calculation of reliable statistics for each area.

Case weights are obtained by dividing Statistics Canada estimates of ownership households in each area by the sample sizes.

The 'Remainder of Ontario' group required additional weighting procedures. A sample of 420 owners in the 807 telephone area were interviewed as part of the Thunder Bay Sample. The cases later proved to be outside the Thunder Bay Census Metropolitan Area.

The 420 cases were added to the 'Remainder of Ontario' sample. Cases in each sample received weights proportionate to population size.

8.9 Imputation

A shelter costs variable is imputed. Shelter Costs include payments for mortgage principal, interest, taxes, and average monthly utility charges.

Approximately 200 respondents indicated that various utilities were paid, but the amounts were unknown. Approximately 350 respondents did not know the value of property taxes paid. Missing costs were imputed on the basis of median values of costs within building age, building type and metropolitan area categories.

8.10 Significance Tests

The tables contain indicators (&) where sample differences fail to achieve statistical significance. Only the most general tests were calculated, and the results are included only to serve as guides. Provincial level statistics were not included in any tests. The following types of tests were calculated:

Differences among means	ANOVA
Differences among medians	Kruskal-Wallis
Differences among ordinal frequency distributions	Kruskal-Wallis
Differences among nominal frequency distributions	Chi-Squared

The 'Remainder of Ontario' sample presents a special case for statistical testing. The sample consists of two sub-samples where selection probabilities are not proportional to size. Case weights were applied to achieve proportional representation.

The total sample contains 826 cases, but case weights for one sub-sample are small relative to the other sub-sample. A sample size of 826 was used for significance tests which involved the 'Remainder of Ontario' sample. However, more precise significance testing should use an effective sample size of approximately 175. A smaller effective sample size is appropriate due to the difference between sub-sample case weights.

The difference between total and effective sample sizes should not affect results of the general testing conducted. However, the smaller effective sample size should be used in more specific testing.

8.11 Response Rates

Survey response rates by city are contained in Table 8.1.

The response rates are calculated for combined samples of owners and renters. Separate rates for owners and renters cannot be calculated without the use of gross estimates for percentages of owners and renters among non-completed interviews. The tenure of non-respondents frequently is not known.

Interviews in the 'Did Not Qualify' category are considered to be completed interviews for the purpose of calculating response rates. The interviews are completed in the sense that screening questions were administered, and the interviews terminated normally.

8. TECHNICAL APPENDIX

Response rates are not corrected for the percentage of non-completions who are likely not to qualify for an interview. Such corrections would serve to increase calculated response rates.

An alternative method of response rate calculation is to reduce the number of total potential completions by the number of non-qualifying respondents. The method produces lower response rates. However, the procedure is more sensitive to the number of unidentified non-qualifying respondents who are grouped in the 'Non-completion' category. Corrections would increase calculated response rates substantially.

TABLE 8.1

OVERALL COMPLETION RATES FOR THE OWNERSHIP AND RENTAL SURVEYS - OCTOBER 1985

	Hamilton	Kitchener	London	Oshawa	Ottawa	Sault Ste. Marie	Sudbury	Thunder Bay	Toronto	Windsor	Area Code 807 *	Remainder of Ontario **	Total of Ontario
Total Telephone Numbers Assigned	3,038	2,576	2,616	2,690	2,326	3,576	4,225	3,671	5,228	3,631	4,542	1,547	39,668
	%	%	%	%	%	%	%	%	%	%	%	%	%
Reasons For Exclusion:													
Not in Service, No Ring	16.4	14.4	15.3	11.2	17.6	21.4	15.8	13.9	16.6	11.4	22.0	13.2	16.1
Non-Residential	8.8	11.3	9.0	7.7	10.6	7.5	9.3	8.7	11.2	8.0	9.3	8.5	9.2
Total Excluded From Frame	25.2	25.7	24.3	18.9	28.2	28.9	25.1	22.7	27.8	19.4	31.3	21.7	25.3
Total Potential Completions	2,277	1,917	1,978	2,182	1,671	2,542	3,166	2,838	3,779	2,924	3,119	1,211	29,604
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Reasons For Non-Completion:													
Initial Refusal	10.9	11.4	9.4	6.9	15.7	5.9	4.2	8.4	15.1	7.8	2.1	8.4	8.6
Respondent Refusal	1.4	2.1	6.8	6.8	6.3	3.9	5.2	5.3	8.8	4.7	3.2	5.2	5.1
Respondent Not Available	.8	1.5	1.5	.9	1.8	1.1	.8	.4	1.7	.5	.3	5.1	1.2
Language Problem	2.5	2.1	.6	.6	5.1	1.2	.4	2.7	3.5	1.4	1.2	1.2	1.9
Busy, No Answer	6.9	9.0	6.1	5.2	9.8	6.9	6.4	8.2	9.7	6.4	15.2	32.8	9.2
Interviews Completed:													
Did not Qualify													
Not Principal Residence	1.6	2.7	2.0	1.9	1.3	1.3	2.7	1.6	1.7	2.1	2.7	2.7	2.0
Sample Quota Filled	39.8	29.7	20.3	41.2	4.5	44.3	39.3	34.1	22.9	40.1	44.0	--	32.5
Receives Rent Subsidy	2.9	1.4	2.5	2.0	2.5	5.2	4.1	3.7	3.2	3.8	4.9	1.7	3.4
Interviews Completed	33.2	40.1	50.8	34.5	53.0	30.2	36.9	35.6	33.4	33.2	26.4	42.9	36.1
Total Completion Rate	77.5	73.9	75.6	79.6	61.3	81.0	83.0	75.0	61.2	79.2	78.0	47.3	74.0
Final Sample Size -- Renters	425	430	577	422	506	431	653	578	812	567	404	143	5,948
-- Owners	329	339	428	328	378	336	514	431	449	406	420	337	4,735

* Area Code 807 Cases are respondents residing within the 807 area but not within the original sample frame. For statistical purposes, the cases are appropriately weighted and included in the 'Remainder of Ontario Group'.

** The higher incidence of no answer responses in Remainder of Ontario is related to the higher incidence of part-time residences found in rural areas and small centers (e.g. cottages).

TABLE 8.2 . SAMPLE DISTRIBUTION BY HOUSEHOLD SIZE .

METRO AREA	ONE PERSON	TWO PERSONS	THREE PERSONS	FOUR OR MORE PERSONS	SAMPLE SIZE
	%	%	%	%	#
HAMILTON	6.2	30.0	25.4	38.4	323
KITCHENER	7.3	28.7	19.9	44.1	331
LONDON	7.5	32.4	18.8	41.3	414
OSHAWA	5.7	28.3	24.8	41.3	315
OTTAWA	7.8	33.2	19.0	40.1	374
SAULT STE. MARIE	9.1	27.1	19.8	43.9	328
SUDBURY	4.3	27.6	19.7	48.5	493
THUNDER BAY	8.9	26.5	19.5	45.1	426
TORONTO	8.3	26.7	22.6	42.4	434
WINDSOR	10.7	26.5	20.6	42.2	393
REMAINDER OF ONTARIO	9.6	34.5	16.7	39.3	771

NOTES:
----

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 8.3 . SAMPLE DISTRIBUTION BY BUILDING TYPE .

METRO AREA	SINGLE DETACHED	SEMI-DETACHED DUPLEX	ROW/TOWN HOUSE	OTHER	SAMPLE SIZE
	%	%	%	%	#
HAMILTON	86.5	6.8	5.5	1.2	325
KITCHENER	87.9	8.5	2.1	1.5	331
LONDON	89.4	6.8	3.1	.7	414
OSHAWA	79.0	14.3	5.1	1.6	315
OTTAWA	71.5	12.5	8.8	7.2	376
SAULT STE. MARIE	91.5	6.4	.3	1.8	328
SUDBURY	91.7	6.7	.6	1.0	494
THUNDER BAY	92.3	4.7	.2	2.8	426
TORONTO	67.7	18.6	5.3	8.5	436
WINDSOR	92.4	4.1	2.0	1.5	393
REMAINDER OF ONTARIO	93.5	4.9	.3	1.3	773

NOTES:

-----

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 8.4 . SAMPLE DISTRIBUTION BY BUILDING AGE .

METRO AREA	BEFORE 1921	1921-1945	1946-1960	1961-1970	1971-1975	1976-1979	1980-1984	IN 1985	SAMPLE SIZE
	%	%	%	%	%	%	%	%	#
HAMILTON	10.7	15.8	29.7	16.4	12.3	9.1	5.0	.9	317
KITCHENER	10.3	11.9	19.7	22.5	13.1	15.0	6.6	.9	320
LONDON	11.1	14.6	25.7	16.0	13.1	11.4	6.9	1.2	405
OSHAWA	2.9	10.3	26.4	16.7	16.4	12.9	12.5	1.9	311
OTTAWA	6.4	7.2	26.8	17.4	15.3	9.1	16.4	1.3	373
SAULT STE. MARIE	7.8	15.6	29.6	20.6	15.6	8.1	2.8	--	321
SUDBURY	2.1	13.0	34.0	23.0	14.4	8.8	4.1	.6	486
THUNDER BAY	9.8	18.3	25.9	18.1	12.5	10.0	4.9	.5	409
TORONTO	7.2	13.8	27.9	15.5	14.8	11.7	8.6	.5	419
WINDSOR	11.2	24.5	25.0	17.0	10.1	9.3	1.9	1.1	376
REMAINDER OF ONTARIO	17.0	14.8	20.8	14.0	14.4	10.6	7.5	.8	757

NOTES:
-----

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 8.5 . SAMPLE DISTRIBUTION BY TYPE OF HOUSEHOLD .

METRO AREA	FAMILY HOUSEHOLD	NON-FAMILY HOUSEHOLD	SAMPLE SIZE
	%	%	#
HAMILTON	93.1	6.9	320 &
KITCHENER	90.0	10.0	329 &
LONDON	89.3	10.7	411 &
OSHAWA	90.7	9.3	311 &
OTTAWA	88.6	11.4	370 &
SAULT STE. MARIE	88.1	11.9	328 &
SUDBURY	92.5	7.5	491 &
THUNDER BAY	87.7	12.3	424 &
TORONTO	89.7	10.3	426 &
WINDSOR	87.2	12.8	392 &
REMAINDER OF ONTARIO	89.0	11.0	767 &

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

9. DEFINITIONS

The analysis in this report uses the following definitions. The definitions conform to Statistics Canada definitions found in the 1981 Census Dictionary as well as the 1983 Household Facilities and Equipment Survey.

AMORTIZATION PERIOD	The time allowed for the repayment of the mortgage loan.
CHARGES	This grouping includes any payments made in addition to mortgage payments or taxes such as water; hydro; gas; oil; cable; parking; recreation facilities.
CONDOMINIUM	A multi-unit residential complex in which dwellings are owned individually while land is held in joint ownership with others.
DUPLEX	One of two dwellings, one above the other, not attached to any other building.
FAMILY HOUSEHOLDS	This grouping conforms to the Census definition of an Economic Family, referring to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, and/or adoption. Persons living common-law are included in this grouping.
GROSS DEBT SERVICE	Includes a blended mortgage payment (comprised of principal and interest) and property taxes, as a percentage of total household income. GDS does not include monthly charges for utilities nor maintenance costs. Only home owners with a mortgage are included in this calculation.

9. DEFINITIONS

HEAD OF HOUSEHOLD	Refers to the person interviewed who was most familiar with household and financial information.
INCOME	Respondents were asked to report the total income of the household for 1984, of all persons in the household before taxes. Those respondents who were unable or not willing to provide actual 1984 income were asked to identify whether the household income was above or below a pre-determined income and further still a general income grouping. Respondents' total household income for 1984 was adjusted to give an estimate for 1985 income. The adjustment factor used was the Consumer Price Index equal to 4.4 per cent.
MAJOR REPAIRS	Includes items such as rewiring replacing water pipes,replacing roofs, etc.
MARKET VALUE	Reflects respondents' estimate of the market value of their house; that is, the selling price of ones' house given the present housing conditions (e.g. supply and demand of housing stock).
MINOR REPAIRS	Includes items such as repairing light fixtures and switches broken windows, missing shingles.
MORTGAGE	A conveyance of property to a creditor as security for payment of a debt (e.g. part or all of a house purchase price).
MORTGAGE TERM	The period of time for which the agreed interest rate will remain in effect.
NON-FAMILY HOUSEHOLDS	One person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

9. DEFINITIONS

OTHER CATEGORY (for building) type	Includes dwellings such as apartment in a building with five or more stories, apartment in a building that has less than five stories, house attached to a non-residential building, mobile home, other movable dwelling.
PRE-PAYMENTS	Some mortgage agreements allow the mortgage holder to make one yearly lump sum payment toward the principal amount owing on a mortgage. The payment amount is generally set as a percentage of the principal amount owing, for instance, 10 per cent.
REGULAR MAINTENANCE	Includes items such as painting fixing leaking faucets, cleaning eaves troughs etc.
RENEGOTIABLE MORTGAGE	A renewal of the mortgage at periodic intervals (e.g. every 5 years or more often). The interest rate and the next mortgage term are set at this time.
RENOVATIONS	Refers to structural changes to the dwelling (such as building an addition), renovating a bathroom or kitchen, or upgrading electrical or plumbing, also major energy conservation work during renovation such as adding insulation to walls.
ROW/TOWNHOUSE	One of three or more dwellings joined side by side but not having any other dwellings either above or below.
SEMI-DETACHED	One of two dwellings attached side by side but not attached to any other building.

9. DEFINITIONS

SHELTER COST RATIO	Includes a blended mortgage payment (comprised of principal and interest), where appropriate, property taxes and monthly charges for utilities, as a percentage of total household income. Shelter costs do not include maintenance costs.
SINGLE-DETACHED	A single dwelling not attached to any other building and surrounded on all sides by open space.
VARIABLE MORTGAGE	Refers to a situation where either the interest or payment or both can change over the term.

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1. BACKGROUND

1.1 Purpose

The 1985 Housing Market Survey is a continuation of a series of rental housing market surveys conducted by the Ministry between 1975 and 1982. A survey of home owners was also conducted in 1982. In October, 1985 the Housing Policy and Program Development Branch of the Community Housing Wing sponsored the 1985 survey of home owners and private market tenants.

The purpose of this survey is to produce information capable of supporting detailed analysis of current shelter conditions experienced by specific groups.

The survey is designed to be a research resource for policy and program analysis. It provides an empirical basis for the analysis of current housing market issues. The survey contains over 100 measures which provide statistical details of the following:

- shelter costs
- shelter type
- household characteristics

The 1985 Housing Market Survey results have been compiled in the form of three volumes: 1) The Rental Market 2) The Ownership Market and 3) Socio-Economic Characteristics.

1.2. 1985 Housing Market Survey Details

The 1985 Housing Market Survey is the only information source of its type. The survey offers high quality and reliable information on the current Ontario housing market situation. It is compiled from a large sample of all private households for 10 specific urban areas and for the entire province.

A random sample of renter and owner households in the following 10 urban areas were interviewed by telephone: Hamilton, Kitchener, London, Oshawa, Ottawa, Sault Ste. Marie, Sudbury, Thunder Bay, Toronto and Windsor. The survey also contains a random sample for the remainder of Ontario. The total sample contains 5,948 renter and 4,735 owner households.

Canadian Facts, a Toronto-based market research firm, conducted the telephone survey work,data coding and editing. The Ministry's Policy and Program Development Branch is solely responsible for all data analysis.

1. BACKGROUND

These reports provide an analysis of selected data collected during October, 1985.

All previous surveys contain a 'core' of important market statistics, and the 1985 surveys also contain a similar core. The statistics from the 1985 surveys are generally comparable to statistics in the previous reports.

The core statistics are retained to enable time series analysis of important market statistics. However, market factors change over time. The 1985 survey content has been revised to better reflect current issues.

The survey sample design also received major revision. In previous surveys, only seven metropolitan areas were surveyed. The sample was increased to 10 areas in order to have a more comprehensive picture of current conditions in local markets across the province. The metropolitan areas generally coincide with the Statistics Canada 'Census Metropolitan Area' boundaries.

All regions of the province outside the 10 metropolitan areas were also sampled. The addition of cases from across the Province allows calculation of true provincial level statistics. Case weights must be applied to calculate provincial statistics.

1.3 Summary of Housing Market Survey Reports

The information collected in the three reports makes available the most current data on Ontario's housing market situation. The major issues addressed in both surveys cover:

a. The current cost of housing to home owners and tenants

b. Affordability problems experienced by both tenants and home owners

c. Maintenance and condition of the existing housing stock

d. Mobility of both home owners and tenants.

The ownership and renter surveys include general questions concerning:

a. Socio-demographic measures such as household income, age and household mobility

b. Mobility measures such as reasons for moving and choosing present accommodation

c. Descriptive information on the types of accommodation in which people live and on maintenance and upkeep.

1. BACKGROUND

The 1985 Ownership Market Survey offers the following information:

a. Social and financial characteristics of home owners

b. Comparison of social and financial characteristics between high and low gross debt service (GDS) ratio households

c. Projected financial characteristics among households that will renew mortgages in the next five years.

d. Renovation and home purchase plans.

The 1985 Rental Market Survey offers the following information:

a. The current rent levels during October, 1985

b. Rent increases between October, 1984 and 1985

c. Additional charges for utilities and other services

d. Tenant perceptions of building maintenance provided by landlords.

The third volume (Socio-Economic Characteristics) offers the following information:

a. Social characteristics of home owners and tenant households

b. Financial characteristics of home owners and tenant households

c. Comparison of social and financial characteristics between tenant households and home owners.

2. SUMMARY

The following is a summary of highlights from the report.

4. General Characteristics: Renters and Owners

. Almost half of renters (37.2 per cent) are between the ages of 25 and 34. This pattern is consistent across the province as well as for all metropolitan areas surveyed. Generally, home owners are older than renters. Of the owner population surveyed, over four-fifths (45.1 per cent) are between the ages of 35 and 54.

. Non-family households make up almost half of the renter population (42.1 per cent) whereas less than 10 per cent (9.6 per cent) of owner households are made up of non-family groupings. The majority of owner households (54.6 per cent) are family households with children.

. More than two-thirds of renter households (67.1 per cent) have household incomes of $30,000 or less. On the other hand, the majority of owner households (59.6 per cent) have household incomes above $30,000 .

. Almost half of the renter population surveyed are married (49.1 per cent) with almost one-third of renters being single (28.4 per cent). In contrast, only 4.2 per cent of the owner households across the province are single while four-fifths of owners (83.9 per cent) are married.

. The owner and renter households surveyed have similar educational backgrounds. Just over half of the renter households across the province have some secondary school education, or have completed high school (50.4 per cent). Forty-nine per cent of the owner population surveyed, have some secondary school education, or have completed secondary school.

. Over half the renter population surveyed (57.9 per cent) are working full time. Similarly, 50.9 per cent of the owner household heads are employed full time.

. Of those respondents who work, either full time or part time, almost half of the owner and renter population surveyed (49.1 and 49.6 per cent respectively) are involved in either clerical or skilled labour. Fewer than two per cent of employed workers surveyed are farmers.

5. Financial Characteristics: Renters and Owners

. Married person households have higher incomes than any other type of household for both owner and renter populations surveyed. Median household income for married person households among the renter population is $28,500 for owner households, it is $38,000.

. Among renter households, where the head is under 25 years of age, 80.3 per cent of single-person households earn less than $20,000. In contrast, to those households where the head is between the ages of 25 and 44, only 39 per cent earn less than $20,000. By the time the household head reaches the age of 65 and older, 76.7 per cent of single-person households earn less than $20,000.

. The relationship between age, and income for the owner population is similar. Just under 20 per cent of single-person owner households, where the head is under 44 years of age, earn less than $20,000. By the time the household head reaches 65 years and older, four-fifths of single-person households (80.7 per cent) earn less than $20,000.

. Among the total owner and renter population surveyed, owner households have higher incomes than renter households. This pattern holds true both for all metropolitan areas and the province. Average and median income for renter households across the province is $27,370 and $24,000 respectively, whereas average and median income for owner households is $38,857 and $35,000 respectively.

3. INTRODUCTION TO SURVEY RESULTS .

The objectives of the 1985 Socio-Economic report are as follows:

- To examine general, social and financial information for home owners and tenant households.
- To compare general, social and financial information between tenant households and home owners.

Survey results are broken down into the following sections:

4. General Characteristics: Renters and Owners
5. Financial Characteristics: Renters and Owners
6. Technical appendix
7. Definitions

Each section provides a wide variety of statistics. Statistics are generally presented for each metropolitan area and for the province . Results of statistical significance tests are also noted. Statistics identified by '&' did not achieve statistical significance.

The following points should be kept in mind when interpreting the statistics:

The survey is of households, not of individual units. Vacant units are not included in the sample. Statistics reflect conditions in the private ownership and rental market. Households living in units where the rents are subsidized by public or private agencies are not included in the sample.

Population estimates are based upon 1981 Census counts of private market households minus the number of subsidized units. Current population estimates may be calculated by selecting an appropriate household increase factor.

4. GENERAL CHARACTERISTICS: RENTERS AND OWNERS

AGE:

Almost half of renters (37.2 per cent) are between the ages of 25 and 34. This pattern is consistent across the province and for all metropolitan areas surveyed. Average age of the household head varies somewhat depending on one's marital status. The youngest renters are found among single individuals with an average age of 32, whereas, for widowed individuals, the average age is 69. Household heads that are married, separated and divorced average in ages between 36, 40, and 42 respectively.

On the other hand, approximately half of the owner households (45.1 per cent) are between the ages of 35 and 54. Generally, home owners are older than renters and this relationship holds true when marital status is included. The average age of both single and married home owners is 46, whereas separated, divorced and widowed household heads average in ages between 44, 49, and 67, respectively.

HOUSEHOLD TYPE:

Non-family households make up almost half of the renter population (42.1 per cent), with just under 10 per cent of this population (9.5 per cent) falling into the single parent category.

The majority of owner households (54.6 per cent) are family households with children. Only 9.6 per cent of the population is made up of non-family households. Furthermore, less than six per cent of all owners surveyed (5.3 per cent) are single parents.

HOUSEHOLD TYPE and SIZE:

Two-fifths of family households with children (41.3 per cent) in the renter population have a household size of three, the average being 3.8 persons. Two-person households comprise 92.1 per cent of the family households without children, whereas 47.9 per cent of single-parent households also are made up of two people. Among the renter population surveyed, non-family households are generally made up of one-person households (73.9 per cent).

4. GENERAL CHARACTERISTICS: RENTERS AND OWNERS

Among the owner population, 43.5 per cent of family households with children are made up of four-person families, with the average household size being four. More than 90 per cent of family households without children (94.5 per cent) are two-person households. Similarly, two-fifths of single-parent households (43.7 per cent) surveyed are made up of two persons. The majority of non-family households (82.4 per cent) across the province are one-person households, whereas most family households are nuclear families.

HOUSEHOLD INCOME:

More than two-thirds of renter households (67.1 per cent) have household incomes of $30,000 or less, with 27.1 per cent of the renter population between the income category of $10,000 and $20,000.

On the other hand, the majority of owner households (59.6 per cent) have household incomes over $30,000, with 22.7 per cent of this population between the income category of $30,001 and $40,000.

MARITAL STATUS:

Almost half of the renter population is married (49.1 per cent) with almost one-third of renters being single (28.4 per cent). In contrast, only 4.2 per cent of the owner households across the province are single with four-fifths of owners (83.9 per cent) married. The widowed population for both owners and renter households is under 10 per cent (7.5 and 7.8 per cent respectively).

EDUCATION:

The owner and renter households surveyed have similar educational backgrounds. Just over half of the renter households across the province have some secondary school education, or have completed high school (50.4 per cent). Forty-nine per cent of the owner population have some secondary school education, or have completed secondary school.

Almost 16 per cent (15.9 per cent) of renter households have completed university or beyond, whereas 16.7 per cent of owner households have similar educational training.

4. GENERAL CHARACTERISTICS: RENTERS AND OWNERS

EMPLOYMENT STATUS:

More than half of the renter population surveyed (57.9 per cent) are working full time, 12.6 per cent are retired and less than 10 per cent (9.6 per cent) are homemakers. Similarly, 50.9 per cent of owner household heads are working full time. However, one-fifth of this population are retired (20.3 per cent) and 17.1 per cent are homemakers.

The survey, examined labour force participation according to respondents' sex. In three quarters of the male headed owner and renter households surveyed, (73.7 and 75.8 per cent respectively), the respondents worked full time. In female headed owner and renter households, 31.1 per cent and 46 per cent respectively, worked full time.

OCCUPATION:

Of those respondents who work, whether full time or part time, almost half of the owner and renter population surveyed (49.1,49.6 per cent) are involved in either clerical or skilled labour. Fewer than two per cent of employed workers surveyed are farmers (0.9 per cent of the renter population and 1.8 per cent of the owner population).

TABLE 4.1 . DISTRIBUTION OF RENTER HOUSEHOLDS BY AGE OF HOUSEHOLD HEAD . &

METRO AREA	<25	25 34	35 44	45 54	55 59	60 64	65 69	70 +	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	#	#
HAMILTON	19.2	36.2	14.1	8.6	3.8	4.3	4.3	9.4	58000	417
KITCHENER	22.9	32.2	16.4	9.3	3.3	3.3	5.4	7.2	34000	428
LONDON	24.4	37.2	12.3	6.5	2.6	3.2	4.7	9.1	40100	570
OSHAWA	22.6	35.6	15.4	10.6	4.8	2.4	2.4	6.3	14600	416
OTTAWA	19.1	41.0	14.3	8.2	4.4	4.4	3.8	4.6	82200	497
SAULT STE.MARIE	22.2	33.2	14.7	9.3	4.2	3.3	5.6	7.5	6500	428
SUDBURY	21.3	33.7	16.3	9.7	4.9	4.8	4.3	4.9	14300	649
THUNDER BAY	23.7	36.5	13.7	9.5	4.6	3.3	2.6	6.1	10300	570
TORONTO	15.0	39.5	19.2	8.9	4.4	4.6	2.8	5.6	364300	798
WINDSOR	22.8	34.0	14.9	8.8	2.8	4.1	4.1	8.5	23200	565
REMAINDER OF ONTARIO	21.9	34.4	15.6	7.1	4.9	1.4	3.5	11.1	257000	541
PROVINCE	18.9	37.2	16.7	8.3	4.4	3.5	3.4	7.7	904500	5879

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.2 . AVERAGE AND MEDIAN AGE OF HOUSEHOLD HEAD BY MARITAL STATUS FOR RENTER HOUSEHOLDS .

METRO AREA		MARRIED	SEPARATED	DIVORCED	WIDOWED	SINGLE	POPULATION ESTIMATES	SAMPLE SIZE
							#	#
HAMILTON	AVERAGE	38 &	39 &	42 &	73	31	58000	399
	MEDIAN	32 &	36 &	39 &	73 &	26		
KITCHENER	AVERAGE	35 &	38 &	44 &	71	29	34000	420
	MEDIAN	30 &	33 &	41 &	71 &	25		
LONDON	AVERAGE	37 &	43 &	42 &	70	28	40100	547
	MEDIAN	31 &	40 &	39 &	73 &	25		
OSHAWA	AVERAGE	35 &	37 &	40 &	67	29	14600	398
	MEDIAN	30 &	33 &	38 &	69 &	25		
OTTAWA	AVERAGE	35 &	38 &	40 &	67	31	82200	456
	MEDIAN	30 &	34 &	38 &	68 &	29		
SAULT STE. MARIE	AVERAGE	37 &	38 &	42 &	71	30	6500	417
	MEDIAN	31 &	37 &	38 &	72 &	27		
SUDBURY	AVERAGE	37 &	42 &	40 &	64	29	14300	623
	MEDIAN	32 &	42 &	36 &	66 &	25		
THUNDER BAY	AVERAGE	35 &	38 &	43 &	67	31	10300	544
	MEDIAN	30 &	35 &	40 &	70 &	25		
TORONTO	AVERAGE	37 &	42 &	43 &	68	33	364300	757
	MEDIAN	33 &	40 &	41 &	70 &	29		
WINDSOR	AVERAGE	35 &	42 &	42 &	65	29	23200	539
	MEDIAN	29 &	40 &	38 &	66 &	26		
REMAINDER OF ONTARIO	AVERAGE	35 &	39 &	42 &	70	33	257000	522
	MEDIAN	30 &	33 &	39 &	72 &	26		
PROVINCE	AVERAGE	36	40	42	69	32	904500	5622
	MEDIAN	31	37	40	71	27		

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample size may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census Statistics minus households having rent subsidies.

TABLE 4.3 . DISTRIBUTION OF RENTER HOUSEHOLDS BY HOUSEHOLD TYPE .

	FAMILY HOUSEHOLDS						
	With Children	No Children	Single Parent	NON-FAMILY	OTHER	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	#	#
HAMILTON	21.1	21.8	8.5	48.2	.5	58000	413
KITCHENER	24.8	23.6	8.6	42.8	.2	34000	428
LONDON	17.7	22.4	5.6	54.1	.2	40100	571
OSHAWA	26.7	24.8	11.4	36.2	1.0	14600	412
OTTAWA	20.4	23.6	8.7	46.2	1.2	82200	496
SAULT STE.MARIE	24.3	26.6	10.3	38.3	.5	6500	428
SUDBURY	28.7	23.8	11.2	35.8	.5	14300	642
THUNDER BAY	21.1	23.0	9.9	45.3	.7	10300	565
TORONTO	25.7	23.4	7.4	43.1	.5	364300	799
WINDSOR	21.3	19.2	11.2	48.0	.4	23200	563
REMAINDER OF ONTARIO	23.7	26.7	13.3	36.3	—	257000	541
PROVINCE	23.8	24.2	9.5	42.1	.4	904500	5858

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.4

DISTRIBUTION OF RENTER HOUSEHOLDS BY FAMILY/NON-FAMILY

METRO AREA	FAMILY HOUSEHOLDS with children	FAMILY HOUSEHOLDS without children	NON-FAMILY HOUSEHOLDS	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	#	#
HAMILTON	29.5	21.8	48.7	58000	413
KITCHENER	33.4	23.6	43.0	34000	428
LONDON	23.3	22.4	54.3	40100	571
OSHAWA	38.1	24.8	37.1	14600	412
OTTAWA	29.0	23.6	47.4	82200	496
SAULT STE.MARIE	34.6	26.6	38.8	6500	428
SUDBURY	39.9	23.8	36.3	14300	642
THUNDER BAY	31.0	23.0	46.0	10300	565
TORONTO	33.0	23.4	43.6	364300	799
WINDSOR	32.5	19.2	48.3	23200	563
REMAINDER OF ONTARIO	37.1	26.7	36.3	257000	541
PROVINCE	33.3	24.2	42.5	904500	5858

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.5.A . DISTRIBUTION OF RENTER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

METRO AREA	ONE PERSON	TWO PERSON	THREE PERSON	FOUR PERSON	FIVE + PERSON	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	#	#
HAMILTON							
Family with Children	—	—	34.5	42.5	23.0	58000	411
Family no Children	—	94.4	5.6	—	—		
Single Parent	—	34.3	42.9	20.0	2.9		
Non-family	79.9	16.6	2.0	1.0	.5		
KITCHENER							
Family with Children	—	—	41.5	35.8	22.6	34000	427
Family no Children	—	93.1	4.0	3.0	—		
Single Parent	—	62.2	24.3	13.5	—		
Non-family	74.9	16.9	4.9	2.7	.5		
LONDON							
Family with Children	—	—	39.6	48.5	11.9	40100	570
Family no Children	—	95.3	1.6	2.3	.8		
Single Parent	—	65.6	28.1	6.3	—		
Non-family	68.0	23.0	5.2	3.6	.3		
OSHAWA							
Family with Children	—	—	40.0	44.5	15.5	14600	408
Family no Children	—	91.2	5.9	1.0	2.0		
Single Parent	—	34.0	40.4	19.1	6.4		
Non-family	79.9	12.8	5.4	1.3	.7		

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.5.B . DISTRIBUTION OF RENTER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

	ONE PERSON	TWO PERSON	THREE PERSON	FOUR PERSON	FIVE + PERSON	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA							
	%	%	%	%	%	#	#
OTTAWA							
Family with children	—	—	50.5	32.7	16.8	82200	488
Family no children	—	94.9	4.3	.9	—		
Single Parent	—	39.5	48.8	11.6	—		
Non-family	71.8	19.8	6.2	1.3	.9		
SAULT STE.MARIE							
Family with children	—	—	49.0	41.3	9.6	6500	426
Family no children	—	92.1	5.3	1.8	.9		
Single Parent	—	43.2	31.8	18.2	6.8		
Non-family	82.9	12.2	3.7	1.2	—		
SUDBURY							
Family with children	—	—	40.2	42.4	17.4	14300	639
Family no children	—	95.4	2.6	2.0	—		
Single Parent	—	52.8	33.3	12.5	1.4		
Non-family	80.4	15.7	2.6	1.3	—		
THUNDER BAY							
Family with children	—	—	35.3	45.4	19.3	10300	561
Family no children	—	92.3	4.6	2.3	.8		
Single Parent	—	42.9	46.4	10.7	—		
Non-family	73.4	21.1	3.5	2.0	—		

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.5.C . DISTRIBUTION OF RENTER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

	ONE PERSON	TWO PERSON	THREE PERSON	FOUR PERSON	FIVE + PERSON	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	#	#
TORONTO							
Family with Children	—	—	43.9	36.6	19.5	364300	795
Family no Children	—	90.4	7.0	2.1	.5		
Single Parent	—	57.6	22.0	15.3	5.1		
Non-family	71.8	20.9	5.8	1.2	.3		
WINDSOR							
Family with Children	—	—	45.0	37.5	17.5	23200	561
Family no Children	—	95.4	2.8	1.9	—		
Single Parent	—	47.6	44.4	6.3	1.6		
Non-family	78.5	17.0	2.6	1.1	.7		
REMAINDER OF ONTARIO							
Family with Children	—	—	36.3	33.9	29.9	257000	541
Family no Children	—	92.0	7.9	.0	—		
Single Parent	—	42.2	36.8	15.7	5.3		
Non-family	76.4	19.6	2.0	.0	1.9		
PROVINCE							
Family with Children	—	—	41.3	36.6	22.1	904500	5827
Family no Children	—	92.1	6.4	1.2	.3		
Single Parent	—	47.9	33.2	14.8	4.1		
Non-family	73.9	19.8	4.4	1.1	.8		

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.6 . DISTRIBUTION OF GROUPED HOUSEHOLD INCOME* FOR RENTER HOUSEHOLDS .

	LOW THRU $10,000	$10,001 $20,000	$20,001 $30,000	$30,001 $40,000	$40,001 $50,000	$50,001 $60,000	$60,001 THRU HIGH	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA									
	%	%	%	%	%	%	%	#	#
HAMILTON	16.8	28.6	25.7	18.6	5.6	2.1	2.7	58000	339
KITCHENER	14.2	34.3	28.9	13.0	6.0	2.1	1.5	34000	332
LONDON	21.1	30.9	24.8	14.0	6.1	2.0	1.0	40100	492
OSHAWA	12.5	19.9	36.3	21.8	5.0	2.4	2.1	14600	377
OTTAWA	8.4	20.2	27.7	24.6	8.9	4.6	5.5	82200	415
SAULT STE.MARIE	19.1	30.3	26.1	16.3	4.5	1.7	2.0	6500	356
SUDBURY	22.5	25.8	28.5	14.2	4.9	2.4	1.8	14300	551
THUNDER BAY	20.1	26.1	29.6	13.9	7.5	1.1	1.7	10300	467
TORONTO	10.1	20.8	27.3	20.5	11.2	3.6	6.3	364300	662
WINDSOR	22.3	27.1	24.0	15.2	7.7	1.9	1.7	23200	479
REMAINDER OF ONTARIO	21.4	38.2	19.4	11.6	6.2	3.0	.1	257000	387
PROVINCE	14.7	27.1	25.3	17.6	8.5	3.2	3.6	904500	4857

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.7 . DISTRIBUTION OF RENTER HOUSEHOLDS BY MARITAL STATUS . .

	MARRIED	SEPARATED	DIVORCED	WIDOWED	SINGLE	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA							
	%	%	%	%	%	#	#
HAMILTON	46.9	7.7	9.6	8.7	27.2	58000	416
KITCHENER	47.9	5.9	8.0	9.2	29.1	34000	426
LONDON	41.5	9.2	7.2	7.2	34.9	40100	573
OSHAWA	52.5	9.8	6.7	8.4	22.5	14600	417
OTTAWA	46.7	7.0	7.8	8.5	30.0	82200	497
SAULT STE. MARIE	50.1	7.0	10.1	8.2	24.6	6500	427
SUDBURY	53.1	7.1	8.2	8.1	23.4	14300	644
THUNDER BAY	46.8	6.8	9.1	6.1	31.2	10300	571
TORONTO	49.3	8.0	6.6	5.4	30.8	364300	802
WINDSOR	41.9	6.5	11.5	11.3	28.7	23200	565
REMAINDER OF ONTARIO	51.8	7.1	6.4	10.5	24.2	257000	541
PROVINCE	49.1	7.6	7.1	7.8	28.4	904500	5879

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.8

. DISTRIBUTION OF RENTER HOUSEHOLDS BY EDUCATION .

METRO AREA	NO FORMAL EDUCATION	SOME ELEMENTARY	GRADUATED ELEMENTARY	SOME SECONDARY	GRADUATED SECONDARY	SOME COMM. COLLEGE	GRADUATED COMM.COLLEGE	SOME UNIVERSITY	GRADUATED UNIVERSITY	POST GRADUATE	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	%	%	#	#
HAMILTON	2.1	2.4	5.9	20.9	32.5	7.6	15.0	5.0	6.9	1.7	58000	421
KITCHENER	.7	3.5	5.8	22.8	31.9	5.1	9.8	7.7	11.0	1.6	34000	429
LONDON	.3	1.7	2.4	16.9	27.4	7.9	13.3	10.6	13.3	6.1	40100	573
OSHAWA	.7	2.4	4.3	32.4	24.9	11.8	11.5	3.1	6.7	2.2	14600	417
OTTAWA	1.6	.4	3.0	23.0	20.6	6.8	13.0	8.2	18.4	5.2	82200	501
SAULT STE. MARIE	.5	1.9	4.2	30.9	27.2	9.8	12.1	4.7	8.4	.5	6500	430
SUDBURY	1.1	5.1	5.7	29.5	21.5	9.5	13.7	4.2	8.2	1.5	14300	650
THUNDER BAY	.4	3.0	3.0	30.5	20.5	7.2	13.5	9.6	10.0	2.5	10300	571
TORONTO	.9	1.5	3.7	23.0	24.4	8.9	11.7	5.2	15.9	4.8	364300	806
WINDSOR	.5	2.8	5.5	24.6	30.0	7.6	9.9	8.3	8.0	2.8	23200	566
REMAINDER OF ONTARIO	2.1	2.9	6.3	38.9	16.6	5.7	12.8	4.9	9.2	.7	257000	541
PROVINCE	1.3	2.0	4.6	27.5	22.9	7.5	12.3	5.8	12.7	3.2	904500	5905

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.9 . DISTRIBUTION OF RENTER HOUSEHOLDS* BY EMPLOYMENT STATUS .

	FULL TIME	PART TIME	RETIRED	STUDENT	UNEMPLOYED	HOMEMAKER	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	%	#	#
HAMILTON	57.4	8.4	13.2	2.6	6.9	11.5	58000	418
KITCHENER	57.0	9.6	12.9	5.1	5.1	10.3	34000	428
LONDON	52.0	10.5	15.4	10.1	5.6	6.5	40100	573
OSHAWA	63.4	4.6	10.6	2.4	4.3	14.7	14600	415
OTTAWA	65.6	9.6	11.6	3.8	3.2	6.2	82200	500
SAULT STE. MARIE	45.8	13.8	13.6	4.9	7.7	14.1	6500	426
SUDBURY	47.6	13.3	13.4	5.1	8.2	12.4	14300	647
THUNDER BAY	52.1	12.3	11.9	8.1	8.6	7.0	10300	570
TORONTO	68.3	9.1	9.4	3.0	4.0	6.2	364300	802
WINDSOR	53.9	9.0	15.8	4.3	6.0	11.0	23200	564
REMAINDER OF ONTARIO	43.2	9.2	16.8	4.9	11.2	14.8	257000	541
PROVINCE	57.9	9.3	12.6	4.1	6.5	9.6	904500	5884

* Represents respondents' employment status.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.10

DISTRIBUTION OF RENTER HOUSEHOLDS* BY EMPLOYMENT STATUS AND SEX

		WORKS FULL TIME	WORKS PART-TIME	RETIRED	STUDENT	UNEMPLOYED	HOMEMAKER	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA									
		%	%	%	%	%	%	#	#
HAMILTON	MALE	75.0	3.5	8.7	4.7	8.1	—	58000	418
	FEMALE	45.1	11.8	16.3	1.2	6.1	19.5		
KITCHENER	MALE	68.6	6.3	8.6	8.0	8.0	.6	34000	428
	FEMALE	49.0	11.9	15.8	3.2	3.2	17.0		
LONDON	MALE	61.9	9.1	10.0	12.1	6.9	—	40100	573
	FEMALE	45.3	11.4	19.0	8.8	4.7	10.8		
OSHAWA	MALE	81.7	3.0	8.9	1.8	4.1	.6	14600	415
	FEMALE	50.8	5.7	11.8	2.8	4.5	24.4		
OTTAWA	MALE	76.5	8.0	8.0	2.8	3.8	.9	82200	500
	FEMALE	57.5	10.8	14.3	4.5	2.8	10.1		
SAULT STE. MARIE	MALE	69.3	7.8	12.7	3.6	6.0	.6	6500	426
	FEMALE	30.8	17.7	14.2	5.8	8.8	22.7		
SUDBURY	MALE	58.8	11.5	13.4	6.1	9.5	.8	14300	647
	FEMALE	40.0	14.5	13.5	4.4	7.3	20.3		
THUNDER BAY	MALE	62.0	8.6	9.8	10.2	9.4	—	10300	570
	FEMALE	44.6	15.1	13.5	6.5	8.0	12.3		
TORONTO	MALE	80.7	6.0	6.5	3.3	3.3	.3	364300	802
	FEMALE	57.8	11.8	11.8	2.8	4.6	11.3		
WINDSOR	MALE	69.8	8.2	12.9	4.3	4.7	—	23200	564
	FEMALE	42.8	9.6	17.8	4.2	6.9	18.7		
REMAINDER OF ONTARIO	MALE	72.0	2.5	11.6	2.3	9.3	2.3	257000	541
	FEMALE	30.6	12.1	19.0	6.0	12.0	20.3		
PROVINCE	MALE	75.8	5.6	8.5	3.8	5.5	.8	904500	5884
	FEMALE	46.0	11.8	15.4	4.3	7.1	15.5		

* Represents respondents' employment status.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.11 . DISTRIBUTION OF RENTER HOUSEHOLDS BY OCCUPATION .

METRO AREA	PROFESSIONAL	OWNER/ MANAGER	SALES PERSON	CLERICAL	SKILLED LABOURER	UNSKILLED LABOURER	FARMER	SAMPLE SIZE
	%	%	%	%	%	%	%	#
HAMILTON	13.0	11.1	4.1	25.6	25.6	20.4	.4	270
KITCHENER	10.2	9.9	7.4	23.2	26.1	23.2	—	284
LONDON	21.5	7.5	5.9	21.5	29.1	14.2	.3	358
OSHAWA	13.5	10.0	4.6	17.8	31.0	23.1	—	281
OTTAWA	19.2	13.3	6.1	30.1	21.1	9.9	.3	375
SAULT STE. MARIE	15.5	7.9	6.7	17.1	29.4	23.4	—	252
SUDBURY	13.6	6.1	6.1	28.9	25.1	20.2	—	391
THUNDER BAY	13.7	6.0	6.3	26.6	25.5	21.6	.3	365
TORONTO	14.1	13.9	6.5	29.0	19.3	17.2	—	617
WINDSOR	9.6	7.9	7.6	23.4	26.8	24.8	—	355
REMAINDER OF ONTARIO	9.8	5.5	2.8	24.4	26.4	27.1	3.9	283
PROVINCE	13.6	11.0	5.5	26.9	22.7	19.4	.9	3831

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.12.A . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR RENTER HOUSEHOLDS .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	non family	non senior	senior * 65+
METRO AREA						
HAMILTON						
Aver. age of head	35	43	36	41	33	75
Aver. Household size	4.0	2.1	2.9	1.3	1.4	1.0
Aver. Rent	$521	$414	$367	$364	$365	$364 &
Median Income	$28,500	$26,000	$13,500	$20,000	$22,000	$13,500
Median Rent to Income Ratio	21.5	18.0	28.5	21.0 &	18.0	30.5
Median Rent Change	4.0	6.0	6.0	6.0	5.5	6.0 &
KITCHENER						
Aver. age of head	34	36	36	41	32	73
Aver. Household size	3.8	2.1	2.5	1.4	1.5	1.1
Aver. Rent	$453	$424	$422	$351	$364	$307
Median Income	$24,000	$24,000	$17,750	$18,500	$18,750	$13,500
Median Rent to Income Ratio	23.0	17.0	25.0 &	19.0	19.0	21.5 &
Median Rent Change	6.0	6.0	6.0	6.0	6.0	6.0 &
LONDON						
Aver. age of head	33	41	37	37	31	73
Aver. Household size	3.8	2.1	2.4	1.5	1.6	1.0
Aver. Rent	$463	$437	$425	$387	$393	$361 &
Median Income	$24,000	$28,500	$17,000	$18,500	$18,500	$11,000
Median Rent to Income Ratio	22.0	18.0	30.0	22.5	22.0	30.0
Median Rent Change	5.0	6.0	6.0	6.0	6.0	6.0 &
OSHAWA						
Aver. age of head	33	38	34	40	32	76
Aver. Household size	3.8	2.1	3.0	1.3	1.5	1.0
Aver. Rent	$552	$467	$490	$448	$472	$360
Median Income	$28,500	$30,000	$23,250	$23,500	$23,500	$18,500
Median Rent to Income Ratio	23.0	16.0	26.0	23.0	22.0	27.0 &
Median Rent Change	5.0	5.0	6.0	6.0	6.0	6.0 &

& Differences are not statistically significant.

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.12.B . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR RENTER HOUSEHOLDS .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	non family	non senior	senior * 65+
METRO AREA						
OTTAWA						
Aver. Age of Head	34	37	37	39 &	34	75
Aver. Household Size	3.7	2.1	2.7	1.5	1.6	1.0
Aver. Rent	$625	$562	$550	$488	$494	$441 &
Median Income	$31,500	$35,000	$24,000	$25,000	$26,000	$14,130
Median Rent to Income Ratio	21.0	18.5	26.5	20.0	20.0	30.0
Median Rent Change	5.0	6.0	6.0	6.0 &	6.0	6.5 &
SAULT STE.MARIE						
Aver. Age of Head	32	42	34	42	34	74
Aver. Household Size	3.6	2.1	2.9	1.2	1.4	1.0
Aver. Rent	$424	$426	$406	$350	$362	$315
Median Income	$23,500	$28,500	$13,000	$20,000	$23,000	$12,750
Median Rent to Income Ratio	21.0	18.0	33.0	21.0	19.0	29.5 &
Median Rent Change	3.0	4.0	5.5	3.0 &	3.0	4.0 &
SUDBURY						
Aver. Age of Head	34	41	38	38	33	71
Aver. Household Size	3.9	2.1	2.6	1.3	1.3	1.0
Aver. Rent	$397	$370	$352	$320	$322	$332 &
Median Income	$27,000	$24,000	$15,000	$15,000	$17,500	$10,000
Median Rent to Income Ratio	17.0	16.0	24.0	21.0	19.0	37.0
Median Rent Change	5.0	5.0	3.5	4.5 &	4.0	5.0 &
THUNDER BAY						
Aver. Age of Head	32	39	36	37	32	74
Aver. Household Size	4.0	2.1	2.7	1.3	1.5	1.0
Aver. Rent	$516	$455	$441	$379	$387	$351 &
Median Income	$29,000	$24,000	$13,500	$20,000	$21,000	$11,500
Median Rent to Income Ratio	20.0	20.5	35.5	22.0	21.0	31.5
Median Rent Change	5.0	5.0	5.0	6.0 &	6.0	6.0 &

& Differences are not statistically significant.

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.12.C . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR RENTER HOUSEHOLDS .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	non family	non senior	senior * 65+
METRO AREA						
TORONTO						
Aver. Age of Head	36	39	39	39 &	34	74
Aver. Household Size	3.8	2.1	2.7	1.4	1.5	1.1
Aver. Rent	$626	$526	$561	$501	$518	$394
Median Income	$30,000	$32,000	$22,750	$25,000	$28,000	$11,000
Median Rent to Income Ratio	22.0	19.0	27.5	21.0	21.0	38.0
Median Rent Change	6.0	6.0	6.0	6.0 &	6.0	6.0 &
WINDSOR						
Aver. Age of Head	32	41	38	39	33	73
Aver. Household Size	3.8	2.1	2.6	1.3	1.4	1.0
Aver. Rent	$439	$417	$435	$367	$365	$389 &
Median Income	$28,500	$26,000	$13,500	$18,500	$19,000	$13,500 &
Median Rent to Income Ratio	16.0	18.0	34.0	23.5	21.0	31.0
Median Rent Change	6.0	6.0	6.0	6.0 &	6.0	6.5 &
REMAINDER OF ONTARIO						
Aver. Age of Head	32	40	33	44	31	74
Aver. Household Size	4.0	2.1	2.8	1.3	1.4	1.0
Aver. Rent	$408	$375	$401	$340	$337	$347 &
Median Income	$23,500	$18,500	$18,500	$13,500	$13,500	$18,500 &
Median Rent to Income Ratio	20.0	21.0	33.0	25.0	24.0	26.0
Median Rent Change	2.0	4.0	3.0	4.0	4.0	4.0 &
PROVINCE						
Aver. Age of Head	34	39	36	40	33	74
Aver. Household Size	3.8	2.0	2.7	1.3	1.4	1.0
Aver. Rent	$532	$459	$464	$427	$440	$330
Median Income	$28,500	$28,500	$18,500	$21,000	$23,500	$13,500
Median Rent to Income Ratio	21.0	19.0	29.0	22.0	21.0	28.0
Median Rent Change	5.0	6.0	5.0	6.0	6.0	6.0

& Differences are not statistically significant.

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.13

. DISTRIBUTION OF OWNER HOUSEHOLDS BY AGE OF HOUSEHOLD HEAD .

METRO AREA	<25	25 34	35 44	45 54	55 59	60 64	65 69	70 +	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	#	#
HAMILTON	1.2	20.1	26.9	21.1	9.6	8.4	5.0	7.7	120600	323
KITCHENER	2.4	23.0	27.3	18.5	8.5	8.5	5.2	6.7	60600	330
LONDON	3.1	22.5	26.4	21.3	7.0	8.0	5.3	6.3	59600	413
OSHAWA	2.6	30.4	28.4	16.9	8.3	4.5	2.9	6.1	33700	313
OTTAWA	1.1	17.7	29.5	20.4	8.6	9.7	3.5	9.7	101900	373
SAULT STE. MARIE	1.5	21.7	25.7	22.9	8.6	6.7	4.0	8.9	20000	327
SUDBURY	1.4	23.1	27.6	18.3	8.7	10.3	6.3	4.3	30600	493
THUNDER BAY	.9	22.1	23.5	20.7	8.9	8.7	7.3	7.8	29000	425
TORONTO	1.8	19.4	26.7	19.4	11.3	8.8	6.7	6.0	587300	434
WINDSOR	2.6	27.4	26.6	16.1	7.4	5.4	7.4	7.2	58200	391
REMAINDER OF ONTARIO	2.0	17.4	21.8	21.5	8.0	11.4	6.4	11.4	777100	765
PROVINCE	1.9	19.3	24.8	20.3	9.2	9.7	6.1	8.7	1878600	4587

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.14 . AVERAGE AND MEDIAN AGE OF HOUSEHOLD HEAD BY MARITAL STATUS FOR OWNER HOUSEHOLDS .

METRO AREA		MARRIED	SEPARATED	DIVORCED	WIDOWED	SINGLE	POPULATION ESTIMATES	SAMPLE SIZE
							#	#
HAMILTON	AVERAGE	45	—	—	66 &	—	120600	297
	MEDIAN	44	—	—	67 &	—		
KITCHENER	AVERAGE	43	—	—	65 &	—	60600	313
	MEDIAN	40	—	—	67 &	—		
LONDON	AVERAGE	44	41 &	—	67 &	38	59600	375
	MEDIAN	41	39 &	—	70 &	31		
OSHAWA	AVERAGE	42	—	—	72 &	35	33700	294
	MEDIAN	39	—	—	72 &	31		
OTTAWA	AVERAGE	46	—	—	64 &	49	101900	317
	MEDIAN	43	—	—	63 &	52		
SAULT STE. MARIE	AVERAGE	45	—	46 &	67 &	48	20000	311
	MEDIAN	43	—	44 &	67 &	43		
SUDBURY	AVERAGE	45	—	—	61 &	37	30600 .	473
	MEDIAN	43	—	—	62 &	32		
THUNDER BAY	AVERAGE	45	47 &	—	65 &	44	29000	381
	MEDIAN.	44	50 &	—	67 &	39		
TORONTO	AVERAGE	46	—	52 &	64 &	41	587300	399
	MEDIAN	44	—	49 &	64 &	39		
WINDSOR	AVERAGE	42	45 &	48 &	65 &	—	58200	378
	MEDIAN	39	40 &	47 &	67 &	—		
REMAINDER OF ONTARIO	AVERAGE	47	45 &	46 &	70 &	53	777100	729
	MEDIAN	46	45 &	46 &	74 &	54		
PROVINCE	AVERAGE	46	44	49	67	46	1878600	4267
	MEDIAN	44	39	48	67	40		

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.15 . DISTRIBUTION OF OWNER HOUSEHOLDS BY HOUSEHOLD TYPE .

	. FAMILY HOUSEHOLDS .						
	with children	without children	single parent	NON FAMILY	OTHER	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	#	#
HAMILTON	58.1	27.8	7.2	6.9	—	120600	320
KITCHENER	58.7	26.7	4.6	7.9	2.1	60600	329
LONDON	53.3	30.2	5.8	9.0	1.7	59600	411
OSHAWA	58.2	26.4	6.1	7.1	2.3	33700	311
OTTAWA	52.2	30.8	5.7	9.5	1.9	101900	370
SAULT STE. MARIE	57.6	25.0	5.5	11.0	.9	20000	328
SUDBURY	62.7	25.5	4.3	5.7	1.8	30600	491
THUNDER BAY	57.3	24.8	5.7	9.9	2.4	29000	424
TORONTO	55.6	27.5	6.6	9.2	1.2	587300	426
WINDSOR	56.1	24.2	6.9	12.0	.8	58200	392
REMAINDER OF ONTARIO	52.7	32.4	4.0	10.5	.5	777100	767
PROVINCE	54.6	29.6	5.3	9.6	1.0	1878600	4569

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.16 . DISTRIBUTION OF OWNER HOUSEHOLDS BY FAMILY/NON-FAMILY .

	. FAMILY HOUSEHOLDS .		NON-FAMILY HOUSEHOLDS	POPULATION ESTIMATES	SAMPLE SIZE
	with children	without children			
METRO AREA	%	%	%	#	#
HAMILTON	65.3	27.8	6.9	120600	320
KITCHENER	63.2	26.7	10.0	60600	329
LONDON	59.1	30.2	10.7	59600	411
OSHAWA	64.3	26.4	9.3	33700	311
OTTAWA	57.8	30.8	11.4	101900	370
SAULT STE. MARIE	63.1	25.0	11.9	20000	328
SUDBURY	67.0	25.5	7.5	30600	491
THUNDER BAY	63.0	24.8	12.3	29000	424
TORONTO	62.2	27.5	10.3	587300	426
WINDSOR	63.0	24.2	12.8	58200	392
REMAINDER OF ONTARIO	56.6	32.4	11.0	777100	767
PROVINCE	59.9	29.6	10.5	1878600	4569

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.17.A . DISTRIBUTION OF OWNER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

METRO AREA		ONE PERSON	TWO PERSON	THREE PERSON	FOUR PERSON	FIVE OR MORE PERSON	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	%	%	%	#	#
HAMILTON	Family with children	—	—	36.6	37.6	25.8	120600	320
	Family no children	—	94.4	5.6	—	—		
	Single parent	—	47.8	34.8	13.0	4.3		
	Non-family	90.9	4.5	4.5	—	—		
KITCHENER	Family with children	—	—	30.6	43.0	26.4	60600	329
	Family no children	—	100.0	—	—	—		
	Single parent	—	40.0	26.7	26.7	6.7		
	Non-family	72.7	3.0	3.0	12.1	9.1		
LONDON	Family with children	—	—	29.7	50.2	20.1	59600	411
	Family no children	—	95.2	—	2.4	2.4		
	Single parent	—	41.7	33.3	20.8	4.2		
	Non-family	70.5	13.6	9.1	4.5	2.3		
OSHAWA	Family with children	—	—	35.4	42.0	22.7	33700	311
	Family no children	—	95.1	3.7	—	1.2		
	Single parent	—	36.8	36.8	15.8	10.5		
	Non-family	62.1	6.9	10.3	3.4	17.2		
OTTAWA	Family with children	—	—	30.6	50.8	18.7	101900	370
	Family no children	—	97.4	1.8	.9	—		
	Single parent	—	42.9	38.1	9.5	9.5		
	Non-family	69.0	9.5	4.8	4.8	11.9		
SAULT STE. MARIE	Family with children	—	—	29.1	45.0	25.9	20000	328
	Family no children	—	92.7	4.9	1.2	1.2		
	Single parent	—	44.4	33.3	5.6	16.7		
	Non-family	76.9	12.8	—	2.6	7.7		

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.17.B . DISTRIBUTION OF OWNER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

METRO AREA		ONE PERSON	TWO PERSON	THREE PERSON	FOUR PERSON	FIVE OR MORE PERSON	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	%	%	%	#	#
SUDBURY	Family with children	—	—	27.6	47.1	25.3	30600	491
	Family no children	—	96.8	2.4	.8	—		
	Single parent	—	57.1	28.6	4.8	9.5		
	Non-family	56.8	8.1	8.1	10.8	16.2		
THUNDER BAY	Family with children	—	—	28.8	44.9	26.3	29000	424
	Family no children	—	95.2	3.8	—	1.0		
	Single parent	—	41.7	29.2	8.3	20.8		
	Non-family	73.1	5.8	1.9	5.8	13.5		
TORONTO	Family with children	—	—	32.9	42.2	24.9	587300	426
	Family no children	—	87.2	6.8	3.4	2.6		
	Single parent	—	39.3	35.7	14.3	10.7		
	Non-family	81.8	6.8	—	4.5	6.8		
WINDSOR	Family with children	—	—	27.3	42.3	30.5	58200	392
	Family no children	—	95.8	3.2	1.1	—		
	Single parent	—	33.3	51.9	7.4	7.4		
	Non-family	84.0	8.0	6.0	—	2.0		
REMAINDER OF ONTARIO	Family with children	—	—	29.3	44.1	26.7	777100	767
	Family no children	—	98.3	1.7	—	—		
	Single parent	—	50.1	14.7	21.0	14.1		
	Non-family	87.2	5.4	2.4	.1	4.8		
PROVINCE	Family with children	—	—	31.0	43.5	25.4	1878600	4569
	Family no children	—	94.5	3.4	1.2	.9		
	Single parent	—	43.7	29.4	16.0	10.9		
	Non-family	82.4	6.5	2.4	2.5	6.1		

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.18 . DISTRIBUTION OF GROUPED HOUSEHOLD INCOME* FOR OWNER HOUSEHOLDS .

METRO AREA	LOW THRU $10,000	$10,001 $20,000	$20,001 $30,000	$30,001 $40,000	$40,001 $50,000	$50,001 $60,000	$60,001 THRU HIGH	MEDIAN INCOME	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	$	#	#
HAMILTON	3.3	13.1	19.6	31.4	13.9	7.8	11.0	35,000	120600	245
KITCHENER	1.8	11.5	23.8	32.6	13.2	6.6	10.6	35,000	60600	227
LONDON	3.0	13.3	19.3	19.6	21.1	13.3	10.3	38,500	59600	331
OSHAWA	2.3	7.7	18.8	28.8	20.8	12.3	9.2	39,000	33700	260
OTTAWA	1.8	7.0	8.5	19.2	27.7	13.7	22.1	45,000	101900	271
SAULT STE. MARIE	1.9	13.8	23.8	29.6	14.6	10.0	6.2	33,500	20000	260
SUDBURY	2.8	16.0	23.0	28.4	13.3	9.3	7.2	33,500	30600	430
THUNDER BAY	2.5	12.1	19.8	27.9	15.2	13.3	9.3	37,000	29000	323
TORONTO	2.0	13.8	17.6	19.3	17.3	10.4	19.6	39,500	587300	347
WINDSOR	5.4	9.6	21.0	28.0	16.9	7.3	11.8	35,500	58200	314
REMAINDER OF ONTARIO	6.0	22.9	22.2	22.7	14.9	5.8	5.5	30,000	777100	586
PROVINCE	3.9	16.8	19.7	22.7	16.5	8.5	11.9	35,000	1878600	3594

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.19 . DISTRIBUTION OF OWNER HOUSEHOLDS BY MARITAL STATUS .

	MARRIED	SEPARATED	DIVORCED	WIDOWED	SINGLE	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA							
	%	%	%	%	%	#	#
HAMILTON	85.4	2.8	1.6	8.1	2.2	120600	322
KITCHENER	88.1	.6	1.8	7.3	2.1	60600	329
LONDON	84.3	3.4	1.9	5.8	4.6	59600	414
OSHAWA	86.3	2.9	1.6	4.8	4.4	33700	315
OTTAWA	84.8	1.3	2.7	5.1	6.1	101900	375
SAULT STE. MARIE	82.9	2.4	3.7	7.9	3.0	20000	328
SUDBURY	89.1	1.8	1.0	5.5	2.6	30600	494
THUNDER BAY	83.8	2.6	2.1	7.5	4.0	29000	426
TORONTO	81.6	1.6	3.0	7.8	6.0	587300	434
WINDSOR	80.7	2.5	4.3	10.2	2.3	58200	393
REMAINDER OF ONTARIO	84.8	2.5	1.7	7.7	3.3	777100	769
PROVINCE	83.9	2.1	2.3	7.5	4.2	1878600	4599

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.20

DISTRIBUTION OF OWNER HOUSEHOLDS BY EDUCATION

METRO AREA	NO FORMAL EDUCATION	SOME ELEMENTARY	GRADUATED ELEMENTARY	SOME SECONDARY	GRADUATED SECONDARY	SOME COMM. COLLEGE	GRADUATED COMM. COLLEGE	SOME UNIVERSITY	GRADUATED UNIVERSITY	POST GRADUATE	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	%	%	%	#	#
HAMILTON	—	6.8	6.8	20.1	31.0	6.8	14.6	2.2	11.1	.6	120600	323
KITCHENER	—	3.1	9.2	22.8	32.0	4.9	10.5	2.5	11.7	3.4	60600	325
LONDON	.2	2.4	6.1	17.6	26.3	5.1	12.2	6.6	18.3	5.1	59600	410
OSHAWA	.3	3.2	2.9	26.3	29.8	6.1	14.1	7.1	7.7	2.6	33700	312
OTTAWA	.3	2.7	1.6	14.3	21.9	3.5	13.2	7.3	26.2	8.9	101900	370
SAULT STE. MARIE	.6	4.3	4.6	31.9	23.6	6.1	13.8	4.9	7.1	3.1	20000	326
SUDBURY	.2	9.2	6.5	31.6	21.0	3.3	11.6	3.5	11.4	1.8	30600	491
THUNDER BAY	.5	3.3	7.3	29.4	21.3	5.7	12.1	5.2	11.1	4.0	29000	422
TORONTO	.2	6.7	4.4	17.6	26.6	3.5	10.6	6.0	18.7	5.8	587300	433
WINDSOR	—	5.4	5.7	26.5	29.0	5.4	11.8	6.2	6.2	3.9	58200	389
REMAINDER OF ONTARIO	.5	4.6	10.5	31.9	21.0	3.7	13.2	4.9	8.1	1.7	777100	759
PROVINCE	.3	5.2	7.2	24.6	24.4	4.0	12.3	5.2	13.1	3.6	1878600	4560

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.21 . DISTRIBUTION OF OWNER HOUSEHOLDS* BY EMPLOYMENT STATUS .

	FULL TIME	PART TIME	RETIRED	STUDENT	UNEMPLOYED	HOMEMAKER	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA								
	%	%	%	%	%	%	#	#
HAMILTON	50.0	11.7	15.4	.3	3.7	18.8	120600	324
KITCHENER	55.9	9.1	14.2	.9	.3	19.6	60600	331
LONDON	60.3	10.7	13.8	.5	1.0	13.8	59600	413
OSHAWA	59.4	6.7	11.8	.6	1.3	20.1	33700	313
OTTAWA	57.3	8.8	17.6	.5	1.1	14.7	101900	375
SAULT STE. MARIE	47.0	9.5	17.4	.9	3.4	22.0	20000	328
SUDBURY	48.7	8.9	17.4	.2	2.8	21.9	30600	493
THUNDER BAY	45.1	14.1	19.5	.5	3.1	17.8	29000	426
TORONTO	57.6	7.6	16.3	.5	2.1	16.1	587300	436
WINDSOR	49.6	8.7	16.0	—	3.3	22.4	58200	393
REMAINDER OF ONTARIO	44.2	10.7	26.2	.3	1.5	17.2	777100	773
PROVINCE	50.9	9.5	20.3	.4	1.9	17.1	1878600	4605

* Represents respondents' employment status.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.22 . DISTRIBUTION OF OWNER HOUSEHOLDS* BY EMPLOYMENT STATUS AND SEX .

METRO AREA		WORKS FULL TIME	WORKS PART-TIME	RETIRED	STUDENT	UNEMPLOYED	HOMEMAKER	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	%	%	%	%	#	#
HAMILTON	MALE	77.0	2.2	17.8	—	3.0	—	120600	324
	FEMALE	30.7	18.5	13.8	.5	4.2	32.3		
KITCHENER	MALE	86.6	1.3	11.4	—	.7	—	60600	331
	FEMALE	30.8	15.4	16.5	1.6	—	35.7		
LONDON	MALE	79.5	2.6	17.4	.5	—	—	59600	413
	FEMALE	43.1	17.9	10.6	.5	1.8	26.1		
OSHAWA	MALE	85.5	—	13.1	—	.7	.7	33700	313
	FEMALE	36.9	12.5	10.7	1.2	1.8	36.9		
OTTAWA	MALE	75.6	2.5	20.3	—	1.0	.5	101900	375
	FEMALE	37.1	15.7	14.6	1.1	1.1	30.3		
SAULT STE. MARIE	MALE	75.0	2.9	20.6	—	1.5	—	20000	328
	FEMALE	27.1	14.1	15.1	1.6	4.7	37.5		
SUDBURY	MALE	73.9	1.3	21.8	—	2.5	.4	30600	493
	FEMALE	25.1	16.1	13.3	.4	3.1	42.0		
THUNDER BAY	MALE	67.7	2.6	23.8	.5	4.8	.5	29000	426
	FEMALE	27.0	23.2	16.0	.4	1.7	31.6		
TORONTO	MALE	78.0	2.3	16.4	.9	1.9	.5	587300	436
	FEMALE	37.8	12.6	16.2	—	2.3	31.1		
WINDSOR	MALE	80.5	2.3	13.8	—	2.9	.6	58200	393
	FEMALE	25.1	13.7	17.8	—	3.7	39.7		
REMAINDER OF ONTARIO	MALE	67.1	3.1	27.3	.6	1.3	.6	777100	773
	FEMALE	25.6	16.8	25.4	.1	1.6	30.6		
PROVINCE	MALE	73.7	2.6	21.0	.6	1.6	.5	1878600	4605
	FEMALE	31.1	15.5	19.6	.2	2.1	31.6		

* Represents respondents' employment status.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.23 . DISTRIBUTION OF OWNER HOUSEHOLDS BY OCCUPATION .

	PROFESSIONAL	OWNER/ MANAGER	SALES PERSON	CLERICAL	SKILLED LABOURER	UNSKILLED LABOURER	FARMER	SAMPLE SIZE
METRO AREA								
	%	%	%	%	%	%	%	#
HAMILTON	15.1	15.6	9.5	20.6	24.6	14.1	.5	199
KITCHENER	15.0	20.3	9.2	14.0	26.6	14.5	.5	207
LONDON	22.7	13.4	5.2	21.3	24.4	11.7	1.4	291
OSHAWA	13.6	12.6	5.3	26.7	28.2	13.6	—	206
OTTAWA	29.2	21.4	6.2	25.9	14.4	2.9	—	243
SAULT STE. MARIE	17.9	8.7	6.5	21.7	33.7	11.4	—	184
SUDBURY	15.5	12.4	7.4	19.8	30.0	14.1	.7	283
THUNDER BAY	18.3	11.6	5.2	21.5	25.5	17.1	.8	251
TORONTO	13.9	22.1	5.4	26.4	23.6	8.2	.4	280
WINDSOR	12.8	11.5	3.1	19.4	28.6	23.3	1.3	227
REMAINDER OF ONTARIO	14.0	15.0	3.0	20.5	30.8	12.7	3.9	422
PROVINCE	15.4	17.6	4.9	22.7	26.4	11.2	1.8	2793

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.24.A . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR OWNER HOUSEHOLDS .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	non family	non senior	senior * 65+
METRO AREA						
HAMILTON						
Aver. age of head	42	52	54	63	47 &	77
Aver. Household size	4.0	2.1	2.7	1.1	1.3 &	1.0
Median Income	$38,500	$33,500	$23,500	$18,500	—	—
& Median Shelter Cost Ratio	9.1	11.0	15.2	21.2	—	—
& Median Gross Debt Service	16.8	17.3	—	—	—	—
KITCHENER						
Aver. age of head	40	52	49	57	42 &	72
Aver. Household size	4.1	2.0	3.0	1.8	2.5 &	1.3
Median Income	$38,500	$33,500	—	$23,500	$26,750	—
& Median Shelter Cost Ratio	11.0	10.1	—	15.6	14.4	—
& Median Gross Debt Service	17.3	15.5	—	—	—	—
LONDON						
Aver. age of head	41	50	47	51	39 &	72
Aver. Household size	4.0	2.1	2.9	1.6	2.0 &	1.0
Median Income	$40,000	$38,250	$28,500	$25,000	$32,000	$13,500 &
& Median Shelter Cost Ratio	12.5	13.1	12.0	15.1	12.6	—
& Median Gross Debt Service	16.6	17.8	19.8	17.6	17.6 &	—
OSHAWA						
Aver. age of head	39	48	50	53	42 &	—
Aver. Household size	3.9	2.1	3.0	2.1	2.8 &	—
Median Income	$40,000	$40,000	$33,500	$30,000	$33,250	—
& Median Shelter Cost Ratio	12.9	12.2	20.2	23.0	22.5	—
Median Gross Debt Service	16.5	16.9	22.4	24.4	25.3 &	—

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.24.B . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR OWNER HOUSEHOLDS .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	non family	non senior	senior * 65+
METRO AREA						
OTTAWA						
Aver. age of head	42	55	50	48	42 &	—
Aver. Household size	3.9	2.0	2.9	1.8	2.1 &	—
Median Income	$48,750	$43,500	$43,500	$42,500	$45,500	—
& Median Shelter Cost Ratio	12.0	9.8	17.9	17.9	17.3	—
& Median Gross Debt Service	16.8	17.8	—	19.9	20.2 &	—
SAULT STE. MARIE						
Aver. age of head	41	54	45	57	47 &	77
Aver. Household size	4.1	2.1	3.0	1.6	1.9 &	1.1
Median Income	$38,500	$33,500	$28,500	$20,000	$21,000	—
& Median Shelter Cost Ratio	9.8	10.7	16.8	16.9	19.0	—
Median Gross Debt Service	14.3	13.4	17.6	22.7	22.7 &	—
SUDBURY						
Aver. age of head	42	55	48	53	45 &	71
Aver. Household size	4.0	2.0	2.7	2.3	2.4 &	2.0
Median Income	$37,000	$30,000	$23,500	$24,000	$28,000	—
& Median Shelter Cost Ratio	13.4	10.8	12.8	12.3	12.2	—
& Median Gross Debt Service	16.3	15.5	—	—	—	—
THUNDER BAY						
Aver. age of head	41	56	50	55	45 &	71
Aver. Household size	4.0	2.1	3.3	1.9	2.6 &	1.1
Median Income	$40,000	$29,000	$26,750	$25,000	$33,500	—
& Median Shelter Cost Ratio	12.9	11.2	18.2	12.9	11.5	—
& Median Gross Debt Service	16.7	15.9	—	14.1	13.5 &	—

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.24.C . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR OWNER HOUSEHOLDS .

	FAMILY HOUSEHOLDS			OTHER HOUSEHOLDS		
	with children	without children	single parent	non family	non senior	senior * 65+
METRO AREA						
TORONTO						
Aver. age of head	43	51	53	55	45 &	72
Aver. Household size	4.0	2.2	3.0	1.5	1.7 &	1.2
Median Income	$42,500	$43,500	$22,000	$28,500	$30,000	—
& Median Shelter Cost Ratio	12.2	11.2	16.5	10.8	10.8	—
& Median Gross Debt Service	17.1	15.3	—	15.8	15.1 &	—
WINDSOR						
Aver. age of head	39	51	49	57	41 &	73
Aver. Household size	4.1	2.1	3.0	1.3	1.5 &	1.1
Median Income	$38,500	$33,500	$30,000	$19,000	$28,500	$13,500 &
& Median Shelter Cost Ratio	11.1	11.5	17.9	19.4	19.4	19.4
Median Gross Debt Service	15.0	16.3	—	22.5	22.5 &	—
REMAINDER OF ONTARIO						
Aver. age of head	41	58	52	60	43 &	75
Aver. Household size	4.1	2.0	3.0	1.3	1.7 &	1.0
Median Income	$36,000	$25,000	$18,500	$20,000	$30,000	$13,500 &
& Median Shelter Cost Ratio	13.1	10.7	20.2	12.2	10.7	12.2
Median Gross Debt Service	16.0	15.8	—	14.9	14.9 &	—
PROVINCE						
Aver. age of head	42	55	52	57	44	74
Aver. Household size	4.0	2.1	3.0	1.5	1.8	1.1
Median Income	$38,500	$30,000	$23,500	$24,000	$30,000	$13,500
Median Shelter Cost Ratio	12.7	10.9	17.9	12.5	12.5	12.6
Median Gross Debt Service	16.4	15.4	26.6	16.9	16.9	—

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

5. FINANCIAL CHARACTERISTICS: RENTERS AND OWNERS

MARITAL STATUS AND INCOME:

Married households have higher incomes than any other type of household for both owner and renter populations surveyed. Median household income for married households among the renter population is $28,500 and for owner households, it is $38,000. Similarly, median income for single households among renters is $22,000 while for owner households is $33,500. In the case of both owner and renter populations, widowed households have the lowest median household income ($18,500 and $13,500 respectively). Regardless of marital status, owner households have higher average and median income levels than renter households.

AGE, INCOME, AND HOUSEHOLD SIZE:

Age and household income are generally thought to be associated with each other in the following manner: an individual's earning potential generally increases with age, then plateaus and drops off again after the age of 65. This classical relationship is strongly evident in the survey data.

Among renter households, where the head is under 25 years of age, 80.3 per cent of single-person households earn less than $20,000. In renter households where the head is between the ages of 25 and 44 years 39 per cent earn below $20,000. Two-thirds of single-person households between the ages of 45 and 64, (60.9 per cent) earn less than $20,000. By the time the household head reaches the age of 65 and older, 76.7 per cent of single-person households earn less than $20,000.

A similar relationship is found in those surveyed among the owner households. About 20 per cent of single-person households (19.3 per cent), where the household head is below 44 years of age, earn less than $20,000. About a third (33.5 per cent) of these households earn less than $20,000 when the household head is between the ages of 45 and 64. By the time the household head reaches 65 and older, four-fifths of single-person households (80.7 per cent) earn less than $20,000.

5. FINANCIAL CHARACTERISTICS: RENTERS AND OWNERS

INCOME PERCENTILES:

Among the total owner and renter population surveyed, owner households have higher incomes than renter households. This pattern holds true for all metropolitan areas, and the province. The pattern persists across all income percentile categories examined. Average and median income for renter households across the province is $27,370 and $24,000 respectively, whereas average and median income for owner households is $38,857 and $35,000 respectively.

TABLE 5.1 . AVERAGE AND MEDIAN HOUSEHOLD INCOME* BY MARITAL STATUS FOR RENTER HOUSEHOLDS .

METRO AREA		MARRIED	SEPARATED	DIVORCED	WIDOWED	SINGLE	POPULATION ESTIMATES	SAMPLE SIZE
		$	$	$	$	$	#	#
HAMILTON	AVERAGE	$29738	$19796 &	$19783	$14759 &	$23107	58000	332
	MEDIAN	$28500	$18400 &	$14250	$13500 &	$23250		
KITCHENER	AVERAGE	$27438	$22694 &	$23461	$17613 &	$21193	34000	328
	MEDIAN	$25000	$21000 &	$18500	$13500 &	$18500		
LONDON	AVERAGE	$27072	$26640 &	$20892	$15523 &	$18704	40100	483
	MEDIAN	$25000	$23500 &	$18500	$12750 &	$18000		
OSHAWA	AVERAGE	$31058	$23929 &	$21981	$17835 &	$22745	14600	371
	MEDIAN	$29000	$23500 &	$25000	$18500 &	$23500		
OTTAWA	AVERAGE	$35143	$30679 &	$28133	$22310 &	$30823	82200	407
	MEDIAN	$33000	$23500 &	$24000	$16500 &	$28000		
SAULT STE. MARIE	AVERAGE	$26675	$24386 &	$18950	$15077 &	$20534	6500	347
	MEDIAN	$25000	$20750 &	$14500	$12500 &	$20500		
SUDBURY	AVERAGE	$28200	$22480 &	$18807	$13823 &	$18687	14300	539
	MEDIAN	$26000	$18500 &	$18000	$9250 &	$17000		
THUNDER BAY	AVERAGE	$28311	$20251 &	$23207	$15868 &	$20021	10300	456
	MEDIAN	$26500	$18750 &	$18500	$13500 &	$19250		
TORONTO	AVERAGE	$34435	$29414 &	$28506	$17060 &	$30302	364300	652
	MEDIAN	$30000	$25000 &	$26000	$13500 &	$25000		
WINDSOR	AVERAGE	$29070	$21303 &	$16780	$16605 &	$21694	23200	470
	MEDIAN	$28500	$15000 &	$15000	$13500 &	$19000		
REMAINDER OF ONTARIO	AVERAGE	$25465	$22231 &	$17102	$13311 &	$16387	257000	380
	MEDIAN	$23500	$19000 &	$18500	$13500 &	$13500		
PROVINCE	AVERAGE	$30726	$26048	$24414	$16065	$25132	904500	4765
	MEDIAN	$28500	$22000	$20400	$13500	$22000		

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census Statistics minus households having rent subsidies.

TABLE 5.2.A . INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (less than 25 years) FOR RENTER HOUSEHOLDS .

METRO AREA		LESS THAN $20,000	$20,000 $30,000	$30,000 +	SAMPLE SIZE
		%	%	%	#
HAMILTON	1 person	60.0	26.7	13.3	60 &
	2 person	53.1	18.8	28.1	
	3 person	33.3	22.2	44.4	
	4+person	50.0	50.0	—	
	COLUMN TOTAL	51.7	23.3	25.0	
KITCHENER	1 person	85.7	14.3	—	74
	2 person	50.0	25.0	25.0	
	3 person	53.3	20.0	26.7	
	4+person	50.0	—	50.0	
	COLUMN TOTAL	60.8	20.3	18.9	
LONDON	1 person	85.2	7.4	7.4	118 &
	2 person	64.3	23.2	12.5	
	3 person	70.8	12.5	16.7	
	4+person	54.5	36.4	9.1	
	COLUMN TOTAL	69.5	18.6	11.9	
OSHAWA	1 person	50.0	45.5	4.5	81
	2 person	34.4	12.5	53.1	
	3 person	31.6	47.4	21.1	
	4+person	37.5	50.0	12.5	
	COLUMN TOTAL	38.3	33.3	28.4	
OTTAWA	1 person	66.7	26.7	6.7	71
	2 person	22.9	40.0	37.1	
	3 person	20.0	33.3	46.7	
	4+person	66.7	16.7	16.7	
	COLUMN TOTAL	35.2	33.8	31.0	
SAULT STE.MARIE	1 person	76.5	23.5	—	73
	2 person	54.8	25.8	19.4	
	3 person	80.0	15.0	5.0	
	4+person	40.0	20.0	40.0	
	COLUMN TOTAL	65.8	21.9	12.3	
SUDBURY	1 person	84.4	6.3	9.4	114 &
	2 person	59.3	27.8	13.0	
	3 person	78.9	10.5	10.5	
	4+person	44.4	33.3	22.2	
	COLUMN TOTAL	68.4	19.3	12.3	
THUNDER BAY	1 person	86.1	13.9	—	107
	2 person	50.0	31.3	18.8	
	3 person	58.3	—	41.7	
	4 person	18.2	54.5	27.3	
	COLUMN TOTAL	59.8	24.3	15.9	
TORONTO	1 person	71.4	19.0	9.5	99
	2 person	24.5	34.7	40.8	
	3 person	35.0	25.0	40.0	
	4+person	—	66.7	33.3	
	COLUMN TOTAL	34.3	32.3	33.3	
WINDSOR	1 person	55.2	44.8	—	112
	2 person	57.1	12.2	30.6	
	3 person	43.5	21.7	34.8	
	4+person	36.4	36.4	27.3	
	COLUMN TOTAL	51.8	25.0	23.2	
REMAINDER OF ONTARIO	1 person	97.5	1.7	.8	92
	2 person	65.4	1.1	33.6	
	3 person	59.5	40.0	.5	
	4+person	88.4	6.3	5.3	
	COLUMN TOTAL	73.3	9.5	17.2	
PROVINCE	1 person	80.3	14.5	5.2	1001
	2 person	45.4	20.7	33.9	
	3 person	46.3	29.5	24.2	
	4+person	37.3	41.6	21.1	
	COLUMN TOTAL	53.3	22.5	24.2	

& Differences are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.2.B . INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (25 - 44 years) FOR RENTER HOUSEHOLDS .

METRO AREA		LESS THAN $20,000	$20,000 $30,000	$30,000 +	SAMPLE SIZE
		%	%	%	#
HAMILTON	1 person	42.0	36.2	21.7	174
	2 person	36.7	16.7	46.7	
	3 person	27.6	27.6	44.8	
	4+person	32.6	32.6	34.8	
	COLUMN TOTAL	36.2	30.5	33.3	
KITCHENER	1 person	54.9	33.3	11.8	170
	2 person	37.8	24.4	37.8	
	3 person	45.8	29.2	25.0	
	4+person	38.0	34.0	28.0	
	COLUMN TOTAL	44.1	30.6	25.3	
LONDON	1 person	50.0	31.8	18.2	247
	2 person	28.4	27.2	44.4	
	3 person	56.7	20.0	23.3	
	4+person	27.1	25.0	47.9	
	COLUMN TOTAL	39.3	27.5	33.2	
OSHAWA	1 person	34.1	43.9	22.0	187
	2 person	14.6	29.2	56.3	
	3 person	35.7	42.9	21.4	
	4+person	21.4	39.3	39.3	
	COLUMN TOTAL	25.7	38.5	35.8	
OTTAWA	1 person	31.3	35.9	32.8	220
	2 person	16.4	17.8	65.8	
	3 person	18.2	25.0	56.8	
	4+person	17.9	38.5	43.6	
	COLUMN TOTAL	21.4	28.2	50.5	
SAULT STE.MARIE	1 person	29.5	45.5	25.0	179 &
	2 person	37.5	18.8	43.8	
	3 person	39.0	29.3	31.7	
	4+person	47.8	30.4	21.7	
	COLUMN TOTAL	38.5	30.7	30.7	
SUDBURY	1 person	41.8	32.7	25.5	268 &
	2 person	42.6	27.9	29.4	
	3 person	41.3	30.2	28.6	
	4+person	25.6	43.9	30.5	
	COLUMN TOTAL	36.9	34.3	28.7	
THUNDER BAY	1 person	39.7	42.9	17.5	231 &
	2 person	37.1	27.4	35.5	
	3 person	39.6	26.4	34.0	
	4+person	20.8	45.3	34.0	
	COLUMN TOTAL	34.6	35.5	29.9	
TORONTO	1 person	35.4	30.3	34.3	382
	2 person	18.6	25.4	55.9	
	3 person	22.5	21.1	56.3	
	4+person	20.2	35.1	44.7	
	COLUMN TOTAL	24.1	28.3	47.6	
WINDSOR	1 person	44.2	31.2	24.7	226 &
	2 person	42.6	10.6	46.8	
	3 person	46.0	26.0	28.0	
	4+person	34.6	32.7	32.7	
	COLUMN TOTAL	42.0	26.1	31.9	
REMAINDER OF ONTARIO	1 person	43.5	33.2	23.3	195 &
	2 person	51.7	35.0	13.3	
	3 person	48.6	30.2	21.2	
	4+person	54.7	15.1	30.2	
	COLUMN TOTAL	50.4	28.1	21.5	
PROVINCE	1 person	39.0	32.4	28.3	2479
	2 person	29.9	26.8	43.4	
	3 person	32.3	25.3	42.4	
	4+person	31.9	29.6	38.5	
	COLUMN TOTAL	33.2	28.7	38.1	

& Differences are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.2.C

. INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (45 - 64 years) FOR RENTER HOUSEHOLDS .

METRO AREA		LESS THAN $20,000	$20,000 $30,000	$30,000 +	SAMPLE SIZE
		%	%	%	#
HAMILTON	1 person	64.0	16.0	20.0	52
	2 person	56.3	18.8	25.0	
	3 person	—	50.0	50.0	
	4+person	14.3	14.3	71.4	
	COLUMN TOTAL	50.0	19.2	30.8	
KITCHENER	1 person	71.4	7.1	21.4	45 &
	2 person	43.8	31.3	25.0	
	3 person	11.1	77.8	11.1	
	4+person	—	50.0	50.0	
	COLUMN TOTAL	40.0	35.6	24.4	
LONDON	1 person	50.0	36.7	13.3	60 &
	2 person	45.5	22.7	31.8	
	3 person	33.3	66.7	—	
	4+person	60.0	20.0	20.0	
	COLUMN TOTAL	48.3	31.7	20.0	
OSHAWA	1 person	57.9	26.3	15.8	65 &
	2 person	32.1	35.7	32.1	
	3 person	8.3	50.0	41.7	
	4+person	16.7	50.0	33.3	
	COLUMN TOTAL	33.8	36.9	29.2	
OTTAWA	1 person	35.5	45.2	19.4	63 &
	2 person	40.0	20.0	40.0	
	3 person	30.8	7.7	61.5	
	4+person	—	50.0	50.0	
	COLUMN TOTAL	33.3	31.7	34.9	
SAULT STE.MARIE	1 person	52.2	26.1	21.7	61 &
	2 person	38.5	15.4	46.2	
	3 person	66.7	33.3	—	
	4+person	44.4	33.3	22.2	
	COLUMN TOTAL	45.9	23.0	31.1	
SUDBURY	1 person	71.1	15.8	13.2	104
	2 person	38.1	26.2	35.7	
	3 person	18.2	45.5	36.4	
	4+person	23.1	23.1	53.8	
	COLUMN TOTAL	46.2	24.0	29.8	
THUNDER BAY	1 person	48.3	20.7	31.0	77 &
	2 person	56.3	25.0	18.8	
	3 person	50.0	16.7	33.3	
	4+person	10.0	40.0	50.0	
	COLUMN TOTAL	46.8	24.7	28.6	
TORONTO	1 person	56.8	18.2	25.0	104
	2 person	22.2	11.1	66.7	
	3 person	22.2	27.8	50.0	
	4+person	20.0	20.0	60.0	
	COLUMN TOTAL	36.5	18.3	45.2	
WINDSOR	1 person	66.7	23.3	10.0	73 &
	2 person	46.7	16.7	36.7	
	3 person	25.0	50.0	25.0	
	4+person	20.0	20.0	60.0	
	COLUMN TOTAL	50.7	23.3	26.0	
REMAINDER OF ONTARIO	1 person	96.7	.7	2.6	43
	2 person	25.3	24.7	50.0	
	3 person	—	49.1	50.9	
	4+person	98.2	.6	1.2	
	COLUMN TOTAL	53.9	18.0	28.0	
PROVINCE	1 person	60.9	19.9	19.3	747
	2 person	31.4	18.7	49.9	
	3 person	17.3	34.5	48.2	
	4+person	39.5	17.9	42.6	
	COLUMN TOTAL	42.0	21.6	36.4	

& Differences are not stastistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.2.D

. INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (65 + years) FOR RENTER HOUSEHOLDS .

METRO AREA		LESS THAN $20,000	$20,000 $30,000	$30,000 +	SAMPLE SIZE
		%	%	%	#
HAMILTON	1 person	76.0	12.0	12.0	40 &
	2 person	57.1	7.1	35.7	
	3 person	100.0	—	—	
	4+person	—	—	—	
	COLUMN TOTAL	70.0	10.0	20.0	
KITCHENER	1 person	66.7	29.6	3.7	37
	2 person	33.3	33.3	33.3	
	3 person	100.0	—	—	
	4+person	—	—	—	
	COLUMN TOTAL	59.5	29.7	10.8	
LONDON	1 person	90.3	6.5	3.2	51
	2 person	52.6	42.1	5.3	
	3 person	100.0	—	—	
	4+person	—	—	—	
	COLUMN TOTAL	76.5	19.6	3.9	
OSHAWA	1 person	66.7	19.0	14.3	27 &
	2 person	50.0	33.3	16.7	
	3 person	—	—	—	
	4+person	—	—	—	
	COLUMN TOTAL	63.0	22.2	14.8	
OTTAWA	1 person	70.0	15.0	15.0	31 &
	2 person	33.3	33.3	33.3	
	3 person	—	50.0	50.0	
	4+person	—	—	—	
	COLUMN TOTAL	54.8	22.6	22.6	
SAULT STE.MARIE	1 person	81.0	9.5	9.5	36 &
	2 person	66.7	26.7	6.7	
	3 person	—	—	—	
	4+person	—	—	—	
	COLUMN TOTAL	75.0	16.7	8.3	
SUDBURY	1 person	83.3	12.5	4.2	45
	2 person	52.6	36.8	10.5	
	3 person	100.0	—	—	
	4+person	—	100.0	—	
	COLUMN TOTAL	68.9	24.4	6.7	
THUNDER BAY	1 person	94.7	—	5.3	30 &
	2 person	63.6	27.3	9.1	
	3 person	—	—	—	
	4+person	—	—	—	
	COLUMN TOTAL	83.3	10.0	6.7	
TORONTO	1 person	76.9	23.1	—	48
	2 person	57.1	19.0	23.8	
	3 person	100.0	—	—	
	4+person	—	—	—	
	COLUMN TOTAL	68.8	20.8	10.4	
WINDSOR	1 person	74.1	14.8	11.1	47
	2 person	73.7	26.3	—	
	3 person	—	—	100.0	
	4+person	—	—	—	
	COLUMN TOTAL	72.3	19.1	8.5	
REMAINDER OF ONTARIO	1 person	77.6	.3	22.1	49 &
	2 person	75.3	24.7	—	
	3 person	—	—	—	
	4+person	—	—	—	
	COLUMN TOTAL	76.9	7.8	15.3	
PROVINCE	1 person	76.7	11.5	11.7	441
	2 person	60.7	23.2	16.1	
	3 person	67.3	14.5	18.1	
	4+person	—	100.0	—	
	COLUMN TOTAL	70.8	15.8	13.4	

& Differences are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.3 . INCOME* PERCENTILES FOR RENTER AND OWNERS HOUSEHOLDS

		20TH PERCENTILE	40TH PERCENTILE	60TH PERCENTILE	80TH PERCENTILE	AVERAGE INCOME	MEDIAN INCOME	SAMPLE SIZE
		$	$	$	$	$	$	#
METRO AREA								
HAMILTON	RENTERS	$13000	$18600	$28400	$35000	$24975	$23500	332
	OWNERS	$23500	$33500	$38500	$50000	$38213	$35000	245
KITCHENER	RENTERS	$13500	$18500	$24000	$33500	$24113	$22000	328
	OWNERS	$23500	$33500	$38500	$49400	$38689	$35000	227
LONDON	RENTERS	$11000	$18500	$25000	$33500	$23068	$20000	483
	OWNERS	$23500	$33500	$43500	$55000	$40696	$38500	331
OSHAWA	RENTERS	$14000	$23500	$28578	$35000	$26967	$26000	371
	OWNERS	$28500	$35000	$43300	$53400	$40792	$39000	260
OTTAWA	RENTERS	$18500	$25000	$33000	$40000	$31928	$28500	407
	OWNERS	$33500	$42000	$50000	$64000	$52650	$45000	271
SAULT STE. MARIE	RENTERS	$11000	$18500	$25000	$33500	$23497	$22000	347
	OWNERS	$23500	$31400	$38300	$50000	$36479	$33500	260
SUDBURY	RENTERS	$10000	$18500	$25000	$33500	$23734	$23000	539
	OWNERS	$22000	$30000	$38500	$48500	$36375	$33500	430
THUNDER BAY	RENTERS	$12000	$18500	$25000	$33500	$24042	$23500	456
	OWNERS	$24000	$33500	$40000	$53500	$40794	$37000	323
TORONTO	RENTERS	$17000	$24200	$33400	$43500	$31573	$28500	652
	OWNERS	$24600	$34000	$45000	$60000	$44142	$39500	347
WINDSOR	RENTERS	$10000	$18500	$25000	$33500	$23719	$23000	470
	OWNERS	$25000	$33500	$40000	$50000	$39286	$35500	314
REMAINDER OF ONTARIO	RENTERS	$11000	$16000	$21000	$31000	$21617	$18500	380
	OWNERS	$18500	$27000	$35000	$47000	$32889	$30000	586
PROVINCE	RENTERS	$13500	$20000	$28500	$38500	$27370	$24000	4765
	OWNERS	$20000	$30000	$40000	$52000	$38857	$35000	3594

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

TABLE 5.4 . GROUPED RENT TO INCOME RATIO* BY CITY .

METRO AREA	<10%	10-19%	20-29%	30-39%	40-49%	50-59%	60%+	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	#	#
HAMILTON	6.3	39.7	28.7	14.2	6.0	2.8	2.2	58000	317
KITCHENER	6.8	42.3	29.6	13.4	3.3	2.0	2.6	34000	307
LONDON	3.4	38.6	29.7	11.9	7.1	5.8	3.4	40100	464
OSHAWA	5.3	36.9	32.7	9.8	5.3	5.3	4.7	14600	358
OTTAWA	2.8	42.8	35.8	9.6	3.0	3.0	3.0	82200	397
SAULT STE.MARIE	6.1	37.6	26.2	13.1	8.2	6.1	2.6	6500	343
SUDBURY	8.2	44.6	26.2	8.9	5.9	2.8	3.4	14300	527
THUNDER BAY	4.7	37.7	26.9	15.5	5.8	2.9	6.5	10300	446
TORONTO	4.7	37.4	32.5	12.8	5.4	3.5	3.8	364300	634
WINDSOR	7.2	38.6	24.0	12.0	8.1	3.3	7.0	23200	459
REMAINDER OF ONTARIO	5.5	30.9	31.5	16.6	7.3	5.1	3.1	257000	364
PROVINCE	5.0	36.8	31.6	13.4	5.8	3.9	3.5	904500	4616

* Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro, etc), as a percentage of total household income**.

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.5 . DISTRIBUTION OF RENT TO INCOME* RATIO** BY HOUSEHOLD COMPOSITION .

METRO AREA		LESS THAN 30%	30% AND GREATER	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
HAMILTON	Family with children	73.4	26.6	58000	316 &
	Family no children	82.3	17.7		
	Non-family	76.3	23.8		
KITCHENER	Family with children	73.8	26.2	34000	307 &
	Family no children	86.6	13.4		
	Non-family	82.7	17.3		
LONDON	Family with children	68.4	31.6	40100	464
	Family no children	86.8	13.2		
	Non-family	71.4	28.6		
OSHAWA	Family with children	74.5	25.5	14600	355
	Family no children	86.5	13.5		
	Non-family	73.6	26.4		
OTTAWA	Family with children	75.4	24.6	82200	397
	Family no children	85.9	14.1		
	Non-family	85.8	14.2		
SAULT STE.MARIE	Family with children	66.1	33.9	6500	343 &
	Family no children	78.3	21.7		
	Non-family	70.2	29.8		
SUDBURY	Family with children	83.4	16.6	14300	526
	Family no children	84.8	15.2		
	Non-family	71.7	28.3		
THUNDER BAY	Family with children	68.1	31.9	10300	443 &
	Family no children	76.9	23.1		
	Non-family	72.3	27.7		
TORONTO	Family with children	73.0	27.0	364300	631
	Family no children	80.7	19.3		
	Non-family	75.7	24.3		
WINDSOR	Family with children	71.1	28.9	23200	457 &
	Family no children	87.5	12.5		
	Non-family	66.5	33.5		
REMAINDER OF ONTARIO	Family with children	69.6	30.4	257000	364 &
	Family no children	77.4	22.6		
	Non-family	64.5	35.5		
PROVINCE	Family with children	72.2	27.8	904500	4603
	Family no children	81.0	19.0		
	Non-family	74.0	26.0		

& Differences are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income,see definitions for income.

** Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro, etc), as a percentage of total household income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.6 . DISTRIBUTION OF RENTER HOUSEHOLDS PAYING 30% AND GREATER RENT TO INCOME* RATIO** BY INCOME GROUPS .

METRO AREA		LESS THAN 30%	30% AND GREATER	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
HAMILTON	LESS THAN $20,000	47.8	52.2	58000	317
	$20,000 - $30,000	91.7	8.3		
	$30,001 AND ABOVE	98.9	1.1		
KITCHENER	LESS THAN $20,000	54.9	45.1	34000	307
	$20,000 - $30,000	98.9	1.1		
	$30,001 AND ABOVE	100.0	—		
LONDON	LESS THAN $20,000	46.2	53.8	40100	464
	$20,000 - $30,000	96.6	3.4		
	$30,001 AND ABOVE	99.1	0.9		
OSHAWA	LESS THAN $20,000	31.8	68.2	14600	358
	$20,000 - $30,000	88.1	11.9		
	$30,001 AND ABOVE	99.1	0.9		
OTTAWA	LESS THAN $20,000	39.0	61.0	82200	397
	$20,000 - $30,000	92.9	7.1		
	$30,001 AND ABOVE	98.9	1.1		
SAULT STE. MARIE	LESS THAN $20,000	40.7	59.3	6500	343
	$20,000 - $30,000	96.7	3.3		
	$30,001 AND ABOVE	98.8	1.2		
SUDBURY	LESS THAN $20,000	55.5	44.5	14300	527
	$20,000 - $30,000	99.4	0.6		
	$30,001 AND ABOVE	99.2	0.8		
THUNDER BAY	LESS THAN $20,000	36.0	64.0	10300	446
	$20,000 - $30,000	92.7	7.3		
	$30,001 AND ABOVE	99.1	0.9		
TORONTO	LESS THAN $20,000	34.8	65.2	364300	634
	$20,000 - $30,000	82.1	17.9		
	$30,001 AND ABOVE	97.4	2.6		
WINDSOR	LESS THAN $20,000	37.4	62.6	23200	459
	$20,000 - $30,000	99.1	0.9		
	$30,001 AND ABOVE	99.2	0.8		
REMAINDER OF ONTARIO	LESS THAN $20,000	45.9	54.1	257000	364
	$20,000 - $30,000	99.6	0.4		
	$30,001 AND ABOVE	99.9	0.1		
PROVINCE	LESS THAN $20,000	42.1	57.9	904500	4616
	$20,000 - $30,000	89.9	10.1		
	$30,001 AND ABOVE	98.3	1.7		

& Differences in table are not statistically significant.
* 1984 reported income was adjusted to give an estimate for 1985 income,see definitions for income.
** Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro etc.), as a percentage of total household income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.7 . PER CENT OF RENTERS PAYING 30%* AND GREATER OF THEIR INCOME** TOWARDS RENT BY HOUSEHOLD SIZE .

	ONE PERSON	TWO PERSON	THREE PERSON	FOUR PERSON	FIVE + PERSON	SAMPLE SIZE
METRO AREA						
	%	%	%	%	%	#
HAMILTON	40.5	24.3	13.5	12.2	9.5	74 &
KITCHENER	36.7	30.0	15.0	10.0	8.3	60 &
LONDON	36.7	30.8	16.7	11.7	4.2	120 &
OSHAWA	32.9	20.7	20.7	17.1	8.5	82 &
OTTAWA	29.0	29.0	20.3	17.4	4.3	69 &
SAULT STE.MARIE	30.0	30.0	23.0	13.0	4.0	100 &
SUDBURY	42.1	29.9	15.0	10.3	2.8	107
THUNDER BAY	32.8	35.2	20.0	8.8	3.2	125 &
TORONTO	34.0	29.4	19.0	11.8	5.9	153 &
WINDSOR	45.0	30.2	14.0	7.8	3.1	129 &
REMAINDER OF ONTARIO	34.6	34.4	10.3	13.8	6.9	110 &
PROVINCE	34.8	30.7	15.7	12.6	6.2	1129

& Differences are not statistically significant.

* Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro, etc.), as a percentage of total household income.

** 1984 reported income was adjusted to give an estimate for 1985 income,see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.8

. DISTRIBUTION OF SENIOR/NON SENIOR RENTER HOUSEHOLDS PAYING 30%* AND GREATER OF THEIR INCOME** TOWARDS RENT .

		LESS THAN 30%	30% AND GREATER	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA					
		%	%	#	#
HAMILTON	LESS THAN 65 YEARS	77.1	22.9	58000	306
	65 YEARS AND ABOVE	54.3	45.7		
KITCHENER	LESS THAN 65 YEARS	79.5	20.5	34000	302 &
	65 YEARS AND ABOVE	70.6	29.4		
LONDON	LESS THAN 65 YEARS	73.7	26.3	40100	451
	65 YEARS AND ABOVE	56.3	43.8		
OSHAWA	LESS THAN 65 YEARS	75.9	24.1	14600	342
	65 YEARS AND ABOVE	50.0	50.0		
OTTAWA	LESS THAN 65 YEARS	82.7	17.3	82200	370
	65 YEARS AND ABOVE	60.7	39.3		
SAULT STE. MARIE	LESS THAN 65 YEARS	72.5	27.5	6500	336
	65 YEARS AND ABOVE	52.9	47.1		
SUDBURY	LESS THAN 65 YEARS	81.1	18.9	14300	511
	65 YEARS AND ABOVE	56.1	43.9		
THUNDER BAY	LESS THAN 65 YEARS	71.4	28.6	10300	427
	65 YEARS AND ABOVE	37.9	62.1		
TORONTO	LESS THAN 65 YEARS	77.9	22.1	364300	607
	65 YEARS AND ABOVE	37.8	62.2		
WINDSOR	LESS THAN 65 YEARS	72.1	27.9	23200	439
	65 YEARS AND ABOVE	55.6	44.4		
REMAINDER OF ONTARIO	LESS THAN 65 YEARS	69.6	30.4	257000	356 &
	65 YEARS AND ABOVE	58.6	41.4		
PROVINCE	LESS THAN 65 YEARS	75.9	24.1	904500	4447
	65 YEARS AND ABOVE	51.5	48.5		

& Differences in table are not statistically significant.

* Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro, etc), as a percentage of total household income.

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.9

PER CENT OF SENIOR/NON SENIOR HOUSEHOLDS BY FAMILY TYPE PAYING 30%* AND GREATER OF THEIR INCOME** TOWARDS RENT

METRO AREA		FAMILY HOUSEHOLD	NON-FAMILY	SAMPLE SIZE
		%	%	#
HAMILTON	Senior (65+)	21.4	78.6	14 &
	Non-senior	53.4	46.6	58 &
KITCHENER	Senior (65+)	30.0	70.0	10 &
	Non-senior	68.0	32.0	50 &
LONDON	Senior (65+)	22.2	77.8	18 &
	Non-senior	45.9	54.1	98 &
OSHAWA	Senior (65+)	25.0	75.0	8 &
	Non-senior	65.3	34.7	72 &
OTTAWA	Senior (65+)	12.5	87.5	8 &
	Non-senior	70.2	29.8	57
SAULT STE.MARIE	Senior (65+)	42.9	57.1	14 &
	Non-senior	67.1	32.9	82 &
SUDBURY	Senior (65+)	27.8	72.2	18
	Non-senior	56.3	43.7	87
THUNDER BAY	Senior (65+)	41.2	58.8	17 &
	Non-senior	58.8	41.2	102 &
TORONTO	Senior (65+)	42.9	57.1	28 &
	Non-senior	59.8	40.2	117 &
WINDSOR	Senior (65+)	35.0	65.0	20 &
	Non-senior	44.1	55.9	102
REMAINDER OF ONTARIO	Senior (65+)	39.9	60.0	19 &
	Non-senior	60.7	39.3	87 &
PROVINCE	Senior (65+)	37.2	62.8	174
	Non-senior	59.6	40.4	912

& Differences are not statistically significant.

* Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro, etc.) as a percentage of total household income.

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.10 . AVERAGE AND MEDIAN HOUSEHOLD INCOME* BY MARITAL STATUS FOR OWNER HOUSEHOLDS .

METRO AREA		MARRIED	SEPARATED	DIVORCED	WIDOWED	SINGLE	POPULATION ESTIMATES	SAMPLE SIZE
		$	$	$	$	$	#	#
HAMILTON	AVERAGE	$40725	$27188 &	—	$18333 &	—	120600	245
	MEDIAN	$38500	$26500 &	—	$15500 &	—		
KITCHENER	AVERAGE	$40243	—	—	$18000 &	—	60600	227
	MEDIAN	$37000	—	—	$14000 &	—		
LONDON	AVERAGE	$42320	$36545 &	—	$26618 &	$35786	59600	331
	MEDIAN	$40000	$28500 &	—	$23500 &	$34250 &		
OSHAWA	AVERAGE	$42635	—	—	—	$31792	33700	260
	MEDIAN	$40000	—	—	—	$30000 &		
OTTAWA	AVERAGE	$55532	—	$44850 &	$23762 &	$43906	101900	271
	MEDIAN	$46000	—	$45500	$18500 &	$42750 &		
SAULT STE. MARIE	AVERAGE	$38711	—	$25750 &	$16731 &	$25350	20000	260
	MEDIAN	$36000	—	$29250	$16000 &	$24250 &		
SUDBURY	AVERAGE	$37477	—	—	$20730 &	$28100	30600	430
	MEDIAN	$34500	—	—	$18500 &	$26000 &		
THUNDER BAY	AVERAGE	$42576	—	—	$15700 &	$27833	29000	323
	MEDIAN	$38500	—	—	$13750 &	$24250 &		
TORONTO	AVERAGE	$46306	—	$25530 &	$27932 &	$44591	587300	347
	MEDIAN	$42500	—	$23250	$22750 &	$37250 &		
WINDSOR	AVERAGE	$41048	—	$40819 &	$23350 &	$25357	58200	314
	MEDIAN	$38500	—	$31750	$14250 &	$23500 &		
REMAINDER OF ONTARIO	AVERAGE	$34592	$28464 &	$23304 &	$18725 &	$26674	777100	586
	MEDIAN	$33000	$30000 &	$20600	$18000 &	$24000 &		
PROVINCE	AVERAGE	$40731	$30538	$27621	$22306	$36775	1878600	3594
	MEDIAN	$38000	$29000	$23500	$18500	$33500		

& Differences in table are not statistically significant.
* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.11.A . INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (less than 44 years) FOR OWNER HOUSEHOLDS .

METRO AREA		LESS THAN $20,000	$20,000 $30,000	$30,000 +	SAMPLE SIZE	METRO AREA		LESS THAN $20,000	$20,000 $30,000	$30,000 +	SAMPLE SIZE
		%	%	%	#			%	%	%	#
HAMILTON	1 person	—	25.0	75.0	120 &	SUDBURY	1 person	16.7	50.0	33.3	232 &
	2 person	5.3	5.3	89.5			2 person	9.5	19.0	71.4	
	3 person	12.9	19.4	67.7			3 person	4.9	22.0	73.2	
	4+person	3.0	15.2	81.8			4+person	7.3	20.1	72.6	
	COLUMN TOTAL	5.8	15.0	79.2			COLUMN TOTAL	7.3	21.1	71.6	
KITCHENER	1 person	100.0	—	—	128	THUNDER BAY	1 person	25.0	25.0	50.0	159 &
	2 person	10.5	26.3	63.2			2 person	4.0	28.0	68.0	
	3 person	11.1	14.8	74.1			3 person	7.1	17.9	75.0	
	4+person	5.0	23.8	71.3			4+person	3.9	19.6	76.5	
	COLUMN TOTAL	8.6	21.9	69.5			COLUMN TOTAL	5.0	20.8	74.2	
LONDON	1 person	50.0	16.7	33.3	176	TORONTO	1 person	—	33.3	66.7	161 &
	2 person	9.4	12.5	78.1			2 person	4.0	12.0	84.0	
	3 person	6.3	18.8	75.0			3 person	4.8	9.5	85.7	
	4+person	7.5	17.9	74.5			4+person	5.7	20.5	73.9	
	COLUMN TOTAL	9.1	17.0	73.9			COLUMN TOTAL	5.0	16.8	78.3	
OSHAWA	1 person	33.3	33.3	33.3	155	WINDSOR	1 person	—	50.0	50.0	191 &
	2 person	3.0	9.1	87.9			2 person	6.9	10.3	82.8	
	3 person	2.9	20.0	77.1			3 person	7.1	16.7	76.2	
	4+person	—	16.7	83.3			4+person	4.5	18.8	76.8	
	COLUMN TOTAL	1.9	16.1	81.9			COLUMN TOTAL	5.2	18.3	76.4	
OTTAWA	1 person	20.0	—	80.0	125	REMAINDER OF ONTARIO	1 person	28.3	29.1	42.6	258 &
	2 person	5.0	5.0	90.0			2 person	20.9	15.2	63.8	
	3 person	—	—	100.0			3 person	4.5	22.7	72.8	
	4+person	—	2.7	97.3			4+person	12.7	24.4	62.9	
	COLUMN TOTAL	1.6	2.4	96.0			COLUMN TOTAL	13.0	23.3	63.7	
SAULT STE MARIE	1 person	75.0	25.0	—	132	PROVINCE	1 person	19.3	29.1	51.6	1837
	2 person	10.5	26.3	63.2			2 person	10.2	13.0	76.8	
	3 person	3.7	25.9	70.4			3 person	5.4	15.5	79.1	
	4+person	6.1	24.4	69.5			4+person	8.0	20.8	71.2	
	COLUMN TOTAL	8.3	25.0	66.7			COLUMN TOTAL	8.2	18.9	72.9	

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.11.B

. INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (45 - 64 years) FOR OWNER HOUSEHOLDS .

METRO AREA		LESS THAN $20,000	$20,000 $30,000	$30,000 +	SAMPLE SIZE
		%	%	%	#
HAMILTON	1 person	—	66.7	33.3	87
	2 person	30.3	33.3	36.4	
	3 person	11.1	18.5	70.4	
	4+person	4.2	12.5	83.3	
	COLUMN TOTAL	16.1	24.1	59.8	
KITCHENER	1 person	40.0	40.0	20.0	74
	2 person	21.7	30.4	47.8	
	3 person	4.5	27.3	68.2	
	4+person	4.2	33.3	62.5	
	COLUMN TOTAL	12.2	31.1	56.8	
LONDON	1 person	50.0	25.0	25.0	105
	2 person	25.0	25.0	50.0	
	3 person	7.7	7.7	84.6	
	4+person	3.2	32.3	64.5	
	COLUMN TOTAL	15.2	22.9	61.9	
OSHAWA	1 person	50.0	50.0	—	73 &
	2 person	21.4	17.9	60.7	
	3 person	9.5	14.3	76.2	
	4+person	—	31.8	68.2	
	COLUMN TOTAL	12.3	21.9	65.8	
OTTAWA	1 person	20.0	20.0	60.0	88 &
	2 person	2.9	17.6	79.4	
	3 person	8.3	8.3	83.3	
	4+person	3.1	6.3	90.6	
	COLUMN TOTAL	5.7	12.5	81.8	
SAULT STE MARIE	1 person	50.0	37.5	12.5	94
	2 person	15.2	27.3	57.6	
	3 person	5.6	22.2	72.2	
	4+person	11.4	14.3	74.3	
	COLUMN TOTAL	14.9	22.3	62.8	
SUDBURY	1 person	85.7	—	14.3	146
	2 person	23.4	34.4	42.2	
	3 person	24.2	21.2	54.5	
	4+person	11.9	28.6	59.5	
	COLUMN TOTAL	23.3	28.1	48.6	
THUNDER BAY	1 person	16.7	33.3	50.0	112
	2 person	28.6	28.6	42.9	
	3 person	4.3	26.1	69.6	
	4+person	8.3	8.3	83.3	
	COLUMN TOTAL	14.3	19.6	66.1	
TORONTO	1 person	22.2	44.4	33.3	125 &
	2 person	19.4	19.4	61.3	
	3 person	23.5	20.6	55.9	
	4+person	13.7	13.7	72.5	
	COLUMN TOTAL	18.4	19.2	62.4	
WINDSOR	1 person	66.7	—	33.3	75 &
	2 person	10.3	48.3	41.4	
	3 person	13.3	13.3	73.3	
	4+person	21.4	10.7	67.9	
	COLUMN TOTAL	17.3	25.3	57.3	
REMAINDER OF ONTARIO	1 person	50.7	23.2	26.1	216
	2 person	35.6	26.1	38.3	
	3 person	33.7	13.5	52.8	
	4+person	11.9	23.5	64.6	
	COLUMN TOTAL	30.0	22.5	47.5	
PROVINCE	1 person	33.5	34.1	32.4	1195
	2 person	28.3	25.3	46.3	
	3 person	24.2	17.0	58.8	
	4+person	11.3	17.8	70.9	
	COLUMN TOTAL	22.2	21.4	56.4	

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.11.C . INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (65+ years) FOR OWNER HOUSEHOLDS .

METRO AREA		LESS THAN $20,000	$20,000 $30,000	$30,000 +	SAMPLE SIZE
		%	%	%	#
HAMILTON	1 person	100.0	—	—	23 &
	2 person	76.9	7.7	15.4	
	3 person	33.3	66.7	—	
	4+person	—	100.0	—	
	COLUMN TOTAL	69.6	21.7	8.7	
KITCHENER	1 person	60.0	20.0	20.0	17 &
	2 person	54.5	18.2	27.3	
	3 person	—	—	—	
	4+person	100.0	—	—	
	COLUMN TOTAL	58.8	17.6	23.5	
LONDON	1 person	60.0	20.0	20.0	31 &
	2 person	68.4	5.3	26.3	
	3 person	—	100.0	—	
	4+person	—	100.0	—	
	COLUMN TOTAL	61.3	16.1	22.6	
OSHAWA	1 person	100.0	—	—	17
	2 person	63.6	27.3	9.1	
	3 person	—	—	100.0	
	4+person	—	—	—	
	COLUMN TOTAL	70.6	17.6	11.8	
OTTAWA	1 person	75.0	—	25.0	29 &
	2 person	42.9	14.3	42.9	
	3 person	—	50.0	50.0	
	4+person	100.0	—	—	
	COLUMN TOTAL	48.3	13.8	37.9	
SAULT STE MARIE	1 person	75.0	—	25.0	25 &
	2 person	64.7	23.5	11.8	
	3 person	50.0	50.0	—	
	4+person	50.0	50.0	—	
	COLUMN TOTAL	64.0	24.0	12.0	

METRO AREA		LESS THAN $20,00	$20,000 $30,000	$30,000 +	SAMPLE SIZE
		%	%	%	#
SUDBURY	1 person	80.0	20.0	—	39 &
	2 person	68.0	12.0	20.0	
	3 person	66.7	16.7	16.7	
	4+person	—	33.3	66.7	
	COLUMN TOTAL	64.1	15.4	20.5	
THUNDER BAY	1 person	100.0	—	—	28 &
	2 person	64.7	17.6	17.6	
	3 person	40.0	20.0	40.0	
	4+person	—	—	—	
	COLUMN TOTAL	67.9	14.3	17.9	
TORONTO	1 person	71.4	28.6	—	34 &
	2 person	60.9	4.3	34.8	
	3 person	50.0	—	50.0	
	4+person	—	50.0	50.0	
	COLUMN TOTAL	58.8	11.8	29.4	
WINDSOR	1 person	85.7	7.1	7.1	37
	2 person	50.0	33.3	16.7	
	3 person	—	25.0	75.0	
	4+person	—	—	100.0	
	COLUMN TOTAL	56.8	21.6	21.6	
REMAINDER OF ONTARIO	1 person	83.6	8.2	8.2	91
	2 person	69.2	26.5	4.3	
	3 person	33.3	—	66.7	
	4+person	3.1	96.9	—	
	COLUMN TOTAL	69.5	20.8	9.7	
PROVINCE	1 person	80.7	12.3	7.0	371
	2 person	64.9	17.9	17.2	
	3 person	34.6	12.1	53.3	
	4+person	12.4	64.1	23.6	
	COLUMN TOTAL	64.8	17.8	17.4	

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.12.A . OWNER HOUSEHOLDS WITH A MORTGAGE* BY FAMILY COMPOSITION .

METRO AREA		YES	NO	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
HAMILTON	Family with children	53.6	46.4	120600	316
	Family no children	38.6	61.4		
	Single Parent	39.1	60.9		
	Non-Family	31.8	68.2		
KITCHENER	Family with children	60.2	39.8	60600	326
	Family no children	42.5	57.5		
	Single Parent	60.0	40.0		
	Non-Family	27.3	72.7		
LONDON	Family with children	64.4	35.6	59600	411
	Family no children	41.1	58.9		
	Single Parent	45.8	54.2		
	Non-Family	43.2	56.8		
OSHAWA	Family with children	70.8	29.2	33700	308
	Family no children	43.9	56.1		
	Single Parent	57.9	42.1		
	Non-Family	55.2	44.8		
OTTAWA	Family with children	67.7	32.3	101900	368
	Family no children	41.6	58.4		
	Single Parent	33.3	66.7		
	Non-Family	38.1	61.9		
SAULT STE. MARIE	Family with children	56.1	43.9	20000	328
	Family no children	36.6	63.4		
	Single Parent	66.7	33.3		
	Non-Family	35.9	64.1		

* Seniors are not included as a separate category in Family Composition due to the small percentage of seniors who have a mortgage. Only 1.3 per cent of all mortgage holders are seniors.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.12.B . OWNER HOUSEHOLDS WITH A MORTGAGE* BY FAMILY COMPOSITION .

METRO AREA		YES	NO	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
SUDBURY	Family with children	60.1	39.9	30600	490
	Family no children	24.2	75.8		
	Single Parent	28.6	71.4		
	Non-Family	21.6	78.4		
THUNDER BAY	Family with children	60.9	39.1	29000	423
	Family no children	26.0	74.0		
	Single Parent	41.7	58.3		
	Non-Family	28.8	71.2		
TORONTO	Family with children	55.3	44.7	587300	425
	Family no children	37.9	62.1		
	Single Parent	39.3	60.7		
	Non-Family	29.5	70.5		
WINDSOR	Family with children	56.2	43.8	58200	390
	Family no children	29.8	70.2		
	Single Parent	40.7	59.3		
	Non-Family	34.0	66.0		
REMAINDER OF ONTARIO	Family with children	57.2	42.8	777100	767
	Family no children	21.3	78.7		
	Single Parent	29.3	70.7		
	Non-Family	17.8	82.2		
PROVINCE	Family with children	57.5	42.5	1878600	4552
	Family no children	30.4	69.6		
	Single Parent	37.3	62.7		
	Non-Family	25.9	74.1		

* Seniors are not included as a separate category in Family Composition due to the small percentage of seniors who have a mortgage. Only 1.3 per cent of all mortgage holders are seniors.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.13 . GROUPED SHELTER* COST RATIO FOR OWNER HOUSEHOLDS .

METRO AREA	< 10%	10 - 19%	20 - 29%	30 - 39%	40 - 49%	50 - 59%	60% +	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	#	#
HAMILTON	44.2	30.2	20.7	2.5	1.2	.8	.4	120600	242 &
KITCHENER	43.8	28.3	21.0	4.6	1.4	.9	—	60600	219 &
LONDON	36.5	36.8	22.5	3.0	1.2	—	—	59600	329 &
OSHAWA	36.6	32.7	22.6	5.8	1.6	.8	—	33700	257 &
OTTAWA	40.5	31.6	19.7	5.6	1.5	.7	.4	101900	269 &
SAULT STE. MARIE	40.2	39.0	15.4	3.5	1.2	.8	—	20000	259 &
SUDBURY	37.0	40.0	15.0	6.8	.7	.2	.2	30600	427 &
THUNDER BAY	41.8	31.6	19.6	4.1	.9	.6	1.3	29000	316 &
TORONTO	38.8	34.7	16.0	6.7	1.5	1.5	.9	587300	343 &
WINDSOR	38.7	38.3	17.9	3.5	1.3	.3	—	58200	313 &
REMAINDER OF ONTARIO	39.6	38.0	12.5	7.6	.4	1.8	—	777100	577 &
PROVINCE	39.6	35.7	15.7	6.4	1.0	1.4	.4	1878600	3551

* shelter costs = a blended mortgage payment(comprised of principal and interest),where appropriate, property taxes and monthly charges for utilities as a percentage of total household income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.14 . GROUPED SHELTER* COST RATIO BY CITY FOR HOME OWNERS WITH A MORTGAGE .

METRO AREA	< 10%	10 - 19%	20 - 29%	30 - 39%	40 - 49%	50 - 59%	60% +	POPULATION ESTIMATES	SAMPLE SIZE
	%	%	%	%	%	%	%	#	#
HAMILTON	27.5	32.5	32.5	3.3	2.5	.8	.8	56600	120 &
KITCHENER	27.3	31.3	30.5	7.8	2.3	.8	—	31600	128 &
LONDON	16.7	43.5	32.8	4.8	2.2	—	—	32200	186 &
OSHAWA	20.8	36.3	32.7	6.5	2.4	1.2	—	20600	168 &
OTTAWA	19.7	37.5	30.3	8.6	2.0	1.3	.7	55500	152 &
SAULT STE. MARIE	18.2	49.6	23.4	5.8	1.5	1.5	—	9900	137 &
SUDBURY	15.6	49.1	23.6	10.4	.5	.5	.5	14400	212 &
THUNDER BAY	22.3	36.0	30.3	6.3	1.7	1.1	2.3	13700	175 &
TORONTO	22.0	35.1	25.6	10.7	3.0	1.8	1.8	278400	168 &
WINDSOR	14.8	49.7	28.4	5.2	1.3	.6	—	26700	155 &
REMAINDER OF ONTARIO	15.5	47.9	18.1	14.2	.9	3.3	.1	311600	261 &
PROVINCE	19.4	40.9	24.3	10.6	1.9	2.0	.7	851000	1862

* shelter costs = a blended mortgage payment(comprised of principal and interest),where appropriate, property taxes and monthly charges for utilities as a percentage of total household income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.15 . GROSS DEBT SERVICE* FOR HOME OWNERS WITH A MORTGAGE .

	< 10%	10 - 19%	20 - 29%	30 - 39%	40 - 49%	50 - 59%	60 +%	POPULATION ESTIMATES	SAMPLE SIZE
METRO AREA	%	%	%	%	%	%	%	#	#
HAMILTON	29.4	31.9	31.1	3.4	2.5	.8	.8	56600	119 &
KITCHENER	27.6	34.6	27.6	7.1	2.4	.8	—	31600	127 &
LONDON	17.3	44.9	30.8	4.9	2.2	—	—	32200	185 &
OSHAWA	22.0	36.3	32.7	6.0	1.8	1.2	—	20600	168 &
OTTAWA	20.5	39.7	27.8	8.6	2.0	1.3	—	55500	151 &
SAULT STE. MARIE	19.0	48.9	23.4	5.8	1.5	1.5	—	9900	137 &
SUDBURY	17.9	49.1	23.6	8.0	.5	.5	.5	14400	212 &
THUNDER BAY	22.3	38.3	28.0	6.3	2.3	.6	2.3	13700	175 &
TORONTO	22.8	34.1	26.3	10.8	2.4	1.8	1.8	278400	167 &
WINDSOR	15.5	51.0	27.1	4.5	1.3	.6	—	26700	155 &
REMAINDER OF ONTARIO	18.0	47.1	18.0	12.6	2.6	1.6	.1	311600	250 &
PROVINCE	20.9	40.7	24.0	10.0	2.3	1.4	.7	851000	1846

* Gross Debt Service = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.**

** 1984 reported income was adjusted to give an estimate for 1985 income,see definitions for income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.16 . DISTRIBUTION OF GROSS DEBT SERVICE* BY HOUSEHOLD COMPOSITION FOR HOME OWNERS WITH A MORTGAGE .

METRO AREA		LESS THAN 30%	30% OR GREATER	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
HAMILTON	Family with children	91.6	8.4	56600	118 &
	Family no children	96.4	3.6		
	Non-family	85.7	14.3		
KITCHENER	Family with children	94.6	5.4	31600	126
	Family no children	85.2	14.8		
	Non-family	50.0	50.0		
LONDON	Family with children	94.7	5.3	32200	184 &
	Family no children	92.3	7.7		
	Non-family	78.6	21.4		
OSHAWA	Family with children	92.5	7.5	20600	168 &
	Family no children	97.1	2.9		
	Non-family	78.6	21.4		
OTTAWA	Family with children	86.9	13.1	55500	151 &
	Family no children	90.0	10.0		
	Non-family	92.9	7.1		
SAULT STE. MARIE	Family with children	94.1	5.9	9900	137
	Family no children	100.0	—		
	Non-family	66.7	33.3		
SUDBURY	Family with children	90.6	9.4	14400	210 &
	Family no children	91.7	8.3		
	Non-family	83.3	16.7		
THUNDER BAY	Family with children	89.9	10.1	13700	174 &
	Family no children	82.6	17.4		
	Non-family	84.6	15.4		
TORONTO	Family with children	83.3	16.7	278400	162 &
	Family no children	91.9	8.1		
	Non-family	72.7	27.3		
WINDSOR	Family with children	96.7	3.3	26700	155
	Family no children	85.7	14.3		
	Non-family	78.6	21.4		
REMAINDER OF ONTARIO	Family with children	83.0	17.0	311600	250 &
	Family no children	93.8	6.2		
	Non-family	85.0	15.0		
PROVINCE	Family with children	85.8	14.2	851000	1835
	Family no children	92.5	7.5		
	Non-family	79.7	20.3		

& Differences in table are not statistically significant.

* GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.**

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.17 . DISTRIBUTION OF GROSS DEBT SERVICE* BY INCOME** GROUPS FOR HOME OWNERS WITH A MORTGAGE .

METRO AREA		LESS THAN 30%	30% AND GREATER	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
HAMILTON	LESS THAN $20,000	16.7	83.3	56600	119
	$20,001 - $30,000	88.0	12.0		
	$30,001 AND ABOVE	98.9	1.1		
KITCHENER	LESS THAN $20,000	40.0	60.0	31600	127
	$20,001 - $30,000	87.5	12.5		
	$30,001 AND ABOVE	97.6	2.4		
LONDON	LESS THAN $20,000	70.6	29.4	32200	185
	$20,001 - $30,000	86.5	13.5		
	$30,001 AND ABOVE	97.7	2.3		
OSHAWA	LESS THAN $20,000	16.7	83.3	20600	168
	$20,001 - $30,000	84.8	15.2		
	$30,001 AND ABOVE	97.7	2.3		
OTTAWA	LESS THAN $20,000	50.0	50.0	55500	151
	$20,001 - $30,000	42.9	57.1		
	$30,001 AND ABOVE	91.4	8.6		
SAULT STE. MARIE	LESS THAN $20,000	53.3	46.7	9900	137
	$20,001 - $30,000	93.9	6.1		
	$30,001 AND ABOVE	98.9	1.1		
SUDBURY	LESS THAN $20,000	68.4	31.6	14400	212
	$20,001 - $30,000	77.8	22.2		
	$30,001 AND ABOVE	98.6	1.4		
THUNDER BAY	LESS THAN $20,000	50.0	50.0	13700	175
	$20,001 - $30,000	75.8	24.2		
	$30,001 AND ABOVE	95.4	4.6		
TORONTO	LESS THAN $20,000	25.0	75.0	278400	167
	$20,001 - $30,000	55.0	45.0		
	$30,001 AND ABOVE	93.3	6.7		
WINDSOR	LESS THAN $20,000	58.3	41.7	26700	155
	$20,001 - $30,000	89.3	10.7		
	$30,001 AND ABOVE	98.3	1.7		
REMAINDER OF ONTARIO	LESS THAN $20,000	35.6	64.4	311600	250
	$20,001 - $30,000	90.2	9.8		
	$30,001 AND ABOVE	91.9	8.1		
PROVINCE	LESS THAN $20,000	35.5	64.5	851000	1846
	$20,001 - $30,000	81.1	18.9		
	$30,001 AND ABOVE	93.9	6.1		

* Gross Debt Service = a blended mortgage payment(comprised of principal and interest) and property taxes as a percentage of total household income.

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

Notes:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 statistics.

TABLE 5.18.A . PER CENT OF HOME OWNERS WITH A MORTGAGE PAYING 30% & GREATER OF THEIR INCOME* (GDS)** BY HOUSEHOLD SIZE .

METRO AREA		LESS THAN 30%	30% OR GREATER	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
HAMILTON	One person	100.0	—	56600	119 &
	Two person	96.4	3.6		
	Three person	83.9	16.1		
	Four person	92.9	7.1		
	Five person	96.2	3.8		
KITCHENER	One person	33.3	66.7	31600	127
	Two person	85.7	14.3		
	Three person	96.6	3.4		
	Four person	92.5	7.5		
	Five person	92.6	7.4		
LONDON	One person	71.4	28.6	32200	185 &
	Two person	93.3	6.7		
	Three person	92.1	7.9		
	Four person	94.2	5.8		
	Five person	96.2	3.8		
OSHAWA	One person	71.4	28.6	20600	168 &
	Two person	95.1	4.9		
	Three person	92.3	7.7		
	Four person	92.2	7.8		
	Five person	93.3	6.7		
OTTAWA	One person	100.0	—	55500	151 &
	Two person	86.1	13.9		
	Three person	91.7	8.3		
	Four person	91.7	8.3		
	Five person	75.0	25.0		
SAULT STE. MARIE	One person	57.1	42.9	9900	137
	Two person	93.5	6.5		
	Three person	96.0	4.0		
	Four person	95.6	4.4		
	Five person	93.1	6.9		

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.18.B PER CENT OF HOME OWNERS WITH A MORTGAGE PAYING 30% & GREATER OF THEIR INCOME* (GDS)** BY HOUSEHOLD SIZE .

METRO AREA		LESS THAN 30%	30% OR GREATER	POPULATION ESTIMATES	SAMPLE SIZE
		%	%	#	#
SUDBURY	One person	75.0	25.0	14400	212 &
	Two person	85.2	14.8		
	Three person	88.4	11.6		
	Four person	96.6	3.4		
	Five person	86.3	13.7		
THUNDER BAY	One person	100.0	—	13700	175 &
	Two person	78.6	21.4		
	Three person	89.7	10.3		
	Four person	92.5	7.5		
	Five person	87.2	12.8		
TORONTO	One person	70.0	30.0	278400	166 &
	Two person	85.7	14.3		
	Three person	88.6	11.4		
	Four person	84.9	15.1		
	Five person	78.8	21.2		
WINDSOR	One person	77.8	22.2	26700	155 &
	Two person	88.9	11.1		
	Three person	94.4	5.6		
	Four person	95.8	4.2		
	Five person	97.1	2.9		
REMAINDER OF ONTARIO	One person	79.4	20.6	311600	250 &
	Two person	89.5	10.5		
	Three person	95.1	4.9		
	Four person	77.3	22.7		
	Five person	86.1	13.9		
PROVINCE	One person	76.7	23.3	851000	1845
	Two person	88.5	11.5		
	Three person	91.4	8.6		
	Four person	84.4	15.6		
	Five person	85.2	14.8		

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

6. TECHNICAL APPENDIX

6.1 Introduction

The 1985 Socio-Economic Report is based on an analysis of selected data from 4,735 interviews among home owners and 5,948 interviews among tenant households. The respondents were selected from 10 Ontario municipal areas and a province-wide sample. Table 6.1 indicates the number of completed interviews and completion rates for each survey city.

Telephone interviews were conducted during October, 1985 by Canadian Facts from their central location telephone facilities in Toronto, London, Hamilton and Ottawa. Interviewers were selected, trained and supervised specifically for the survey. Both supervisors and interviewers were given extensive training in the area of questionnaire terms, refusal handling, language problems and call-back procedures. Ministry staff were present during the training and interviewing phases.

6.2 Study Population

The study population for this survey were owner-occupied households. These were defined as those individuals who paid a specified amount to secure occupancy and ownership of the dwelling during October, 1985, or renter households, defined as those individuals who paid a specified amount to secure occupancy but not ownership of the dwelling during October, 1985. Due to the telephone interviewing methodology, households without access to a telephone are excluded. Peoples whose rents are subsidized by government or employers were excluded from the population.

Independent samples were specified for each of the following areas: Hamilton, Kitchener, London, Oshawa, Ottawa, Sudbury,Thunder Bay, Toronto, Windsor Census Metropolitan Areas, Sault Ste.Marie Census Agglomerate, and the remainder of Ontario.

6.3. Sample Design

The following conditions were required in constructing a probability sample for the universe:

- Each household in the universe had to have a known probability for being included in the sample.
- Selection probabilities must be equal within each municipal area and the remainder of Ontario.
- No arbitrary judgement could be exercised in determining which households or individuals were included.

Sample selection was conducted by a replicated probability Plus Digit telephone directory method. The overall sampling method can be termed a stratified random sample with simple random selection.

6.4 Sampling

The consultant, Canadian Facts, used the services of Compusearch to obtain a listing of postal codes for each of the ten city areas. The postal code definitions provided by Compusearch were used by Teledirect to select from their White Pages List service the telephone numbers for the ten selected cities. The remainder of the white pages data base constituted the 'Remainder of Ontario' sample. Compusearch and Teledirect are Toronto based survey research firms. The sampling technique for Thunder Bay CMA proved unworkable so a second sample was drawn. Replacement sample was conducted by a replicated probability Plus Digit telephone directory method.

Teledirect first determined the population size for each of the 11 areas. For each area,a selection interval was determined by dividing the total number of households by the required gross sample size. The gross sample size for each area included provision for not-in-service, non-residential, non-qualifiers and non-completions due to refusal, not-at-home etc. Selected telephone numbers for each of the 11 sample areas were provided to Canadian Facts in a computer readable form.

6.5 Household Contact and Respondent Selection

At the interviewing stage, households were screened to determine if they were principal residences, and to select as the respondent the head of household most familiar with financial and/or rental information. Tenant households were also screened to eliminate those receiving a rent subsidy through the government or their employer.

6.6. Call Back Procedure

To minimize non-response bias, up to nine calls were made to obtain a completed interview. In the case of the Thunder Bay replacement sample the maximum was reduced to six calls. There was no substitution of telephone numbers permitted. To screen out non-residential numbers from the sample frame, each of the randomly selected telephone numbers received one daytime weekday call at the beginning of the interviewing schedule.

6.7. Refusal/Language Treatment

A special team of interviewers was assigned to call back on refusals. Attempts were also made to re-contact language problems with an interviewer with the appropriate language facility. Other language requirements were Italian, Portuguese and French. Interviewers were provided with written translations for the main terms and definitions used in the survey instruments.

6.8. Weighting Procedures

True provincial level statistics can be calculated from the simple random stratified sample design.

Calculation of provincial statistics requires the use of case weights. Weights are required because the sample allocation for each metropolitan area is not proportional to the number of households residing in the area. Non-proportional allocation is used to ensure that substantial numbers of interviews are completed in each area. Large samples must be provided in each metropolitan area to allow calculation of reliable statistics for each area.

The following procedures were used to calculate provincial case weights: TENANT HOUSEHOLDS;

> Reduce the 1981 census count of rental units in each area by the number of publicly and privately subsidized units. The reduced census counts are estimates of the total number of private market rental households in each area.
>
> OWNER HOUSEHOLDS;
>
> Case weights are obtained by dividing the estimates of private market households in each area by the final sample sizes.

The 'Remainder of Ontario' group required additional weighting procedures. A sample of 420 owners and 404 renters in the 807 telephone area were interviewed as part of the Thunder Bay Sample. The cases later proved to be outside the Thunder Bay Census Metropolitan Area.

The 420 Owner and 404 Rental cases were added to the 'Remainder of Ontario' sample. Cases in each sample received weights proportionate to population size.

6.9 Imputation

RENTER HOUSEHOLDS: The total amount of rent variable is imputed. Total rent includes extra charges for utilities and services which are paid in addition to the basic rent.

Approximately 200 respondents indicated that various separate charges were paid, but the amounts were unknown. Missing separate charges were imputed on the basis of median values of charges within similar unit size and building type categories.

OWNER HOUSEHOLDS: A shelter cost variable is imputed. Shelter costs include payments for mortgage principal, interest, taxes, and average monthly utility charges.

Approximately 200 respondents indicated that various utilities were paid, but the amounts were unknown. Approximately 350 respondents did not know the value of property taxes paid. Missing costs were imputed on the basis of median values of costs within building age, building type and metropolitan area categories.

6.10 Significance Tests

The tables contain indicators (&) where sample differences fail to achieve statistical significance. Only the most general tests were calculated. Results are included only to serve as guides. Provincial level statistics were not included in any tests. The following types of tests were calculated:

Differences among means	ANOVA
Differences among medians	Kruskal-Wallis
Differences among ordinal frequency distributions	Kruskal-Wallis
Differences among nominal frequency distributions	Chi-Squared

The 'Remainder of Ontario' sample presents a special case for statistical testing. The sample consists of two sub-samples where selection probabilities are not proportional to size. Case weights were applied to achieve proportional representation.

The total owner sample contains 826 cases, whereas the total rental sample contains 541 cases. However, case weights for one sub-sample are small relative to the other sub-sample. A sample size of 826 and 541 was used for significance tests which involved the 'Remainder of Ontario' sample. However, more precise significance testing should use an effective sample size of approximately 175. A smaller effective sample size is appropriate due to the between sub-sample case weights.

The difference between total and effective sample sizes should not affect results of the general testing conducted. However, the smaller effective sample size should be used in more specific testing.

6. TECHNICAL APPENDIX

6.11 Response Rates

Survey response rates by city are contained in Table 6.1.

Response rates are calculated for combined samples of owners and renters. Separate rates for owners and renters cannot be calculated without the use of gross estimates for percentages of owners and renters among non-completed interviews. The tenure of non-respondents frequently is not known.

Interviews in the 'Did Not Qualify' category are considered to be completed interviews for the purpose of calculating response rates. The interviews are completed in the sense that screening questions were administered and the interviews terminated normally.

Response rates are not corrected for the percentage of non-completions who are unlikely to qualify for an interview. Such corrections would serve to increase calculated response rates.

An alternative method of response rate calculation is to reduce the number of total potential completions by the number of non-qualifying respondents. The method produces lower response rates. However, the procedure is more sensitive to the number of unidentified non-qualifying respondents who are grouped in the 'Non-completion'category. Corrections would increase calculated response rates substantially.

TABLE 6.1

OVERALL COMPLETION RATES FOR THE OWNERSHIP AND RENTAL SURVEYS – OCTOBER 1985

	Hamilton	Kitchener	London	Oshawa	Ottawa	Sault Ste. Marie	Sudbury	Thunder Bay	Toronto	Windsor	Area Code 807 *	Remainder of Ontario **	Total of Ontario
Total Telephone Numbers Assigned	3,038	2,576	2,616	2,690	2,326	3,576	4,225	3,671	5,228	3,631	4,542	1,547	39,668
	%	%	%	%	%	%	%	%	%	%	%	%	%
Reasons For Exclusion:													
Not in Service, No Ring	16.4	14.4	15.3	11.2	17.6	21.4	15.8	13.9	16.6	11.4	22.0	13.2	16.1
Non Residential	8.8	11.3	9.0	7.7	10.6	7.5	9.3	8.7	11.2	8.0	9.3	8.5	9.2
Total Excluded From Frame	25.2	25.7	24.3	18.9	28.2	28.9	25.1	22.7	27.8	19.4	31.3	21.7	25.3
Total Potential Completions	2,277	1,917	1,978	2,182	1,671	2,542	3,166	2,838	3,779	2,924	3,119	1,211	29,604
.....	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Reasons For Non-Completion:													
Initial Refusal	10.9	11.4	9.4	6.9	15.7	5.9	4.2	8.4	15.1	7.8	2.1	8.4	8.6
Respondent Refusal	1.4	2.1	6.8	6.8	6.3	3.9	5.2	5.3	8.8	4.7	3.2	5.2	5.1
Respondent Not Available	.8	1.5	1.5	.9	1.8	1.1	.8	.4	1.7	.5	.3	5.1	1.2
Language Problem	2.5	2.1	.6	.6	5.1	1.2	.4	2.7	3.5	1.4	1.2	1.2	1.9
Busy, No Answer	6.9	9.0	6.1	5.2	9.8	6.9	6.4	8.2	9.7	6.4	15.2	32.8	9.2
Interviews Completed:													
Did not Qualify													
Not Principal Residence	1.6	2.7	2.0	1.9	1.3	1.3	2.7	1.6	1.7	2.1	2.7	2.7	2.0
Sample Quota Filled	39.8	29.7	20.3	41.2	4.5	44.3	39.3	34.1	22.9	40.1	44.0	—	32.5
Receives Rent Subsidy	2.9	1.4	2.5	2.0	2.5	5.2	4.1	3.7	3.2	3.8	4.9	1.7	3.4
Interviews Completed	33.2	40.1	50.8	34.5	53.0	30.2	36.9	35.6	33.4	33.2	26.4	42.9	36.1
Total Completion Rate	77.5	73.9	75.6	79.6	61.3	81.0	83.0	75.0	61.2	79.2	78.0	47.3	74.0
Final Sample Size -- Renters	425	430	577	422	506	431	653	578	812	567	404	143	5,948
-- Owners	329	339	428	328	378	336	514	411	449	406	420	337	4,735

* Area Code 807 Cases are respondents residing within the 807 area but not within the original sample frame. For statistical purposes, the cases are appropriately weighted and included in the 'Remainder of Ontario Group'.

** The higher incidence of no answer responses in Remainder of Ontario is related to the higher incidence of part time residences found in rural areas and small centers (e.g. cottages).

TABLE 6.2 . SAMPLE DISTRIBUTION OF RENTER HOUSEHOLDS BY HOUSEHOLD SIZE .

	ONE PERSON	TWO PERSON	THREE PERSON	FOUR OR MORE PERSON	SAMPLE SIZE
METRO AREA					
	%	%	%	%	#
HAMILTON	37.9	31.3	13.8	16.9	419
KITCHENER	31.9	34.7	15.4	17.9	429
LONDON	36.6	37.7	11.7	14.0	573
OSHAWA	28.6	31.5	18.8	21.2	416
OTTAWA	32.7	35.3	18.8	13.2	499
SAULT STE.MARIE	31.7	33.8	18.2	16.3	429
SUDBURY	28.5	34.0	17.4	20.2	650
THUNDER BAY	33.0	35.1	14.8	17.0	569
TORONTO	30.7	34.5	17.4	17.4	805
WINDSOR	37.5	31.9	16.6	14.0	565
REMAINDER OF ONTARIO	27.7	37.3	16.3	18.6	541

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.3 . SAMPLE DISTRIBUTION OF RENTER HOUSEHOLDS BY TYPE OF HOUSEHOLD .

METRO AREA	FAMILY HOUSEHOLD	NON FAMILY	SAMPLE SIZE
	%	%	#
HAMILTON	51.3	48.7	413
KITCHENER	57.0	43.0	428
LONDON	45.7	54.3	571
OSHAWA	62.9	37.1	412
OTTAWA	52.6	47.4	496
SAULT STE.MARIE	61.2	38.8	428
SUDBURY	63.7	36.3	642
THUNDER BAY	54.0	46.0	565
TORONTO	56.4	43.6	799
WINDSOR	51.7	48.3	563
REMAINDER OF ONTARIO	63.7	36.3	541

NOTES:
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1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.4 . SAMPLE DISTRIBUTION OF OWNER HOUSEHOLDS BY HOUSEHOLD SIZE .

	ONE PERSON	TWO PERSON	THREE PERSON	FOUR OR MORE PERSON	SAMPLE SIZE
METRO AREA	%	%	%	%	#
HAMILTON	6.2	30.0	25.4	38.4	323
KITCHENER	7.3	28.7	19.9	44.1	331
LONDON	7.5	32.4	18.8	41.3	414
OSHAWA	5.7	28.3	24.8	41.3	315
OTTAWA	7.8	33.2	19.0	40.1	374
SAULT STE. MARIE	9.1	27.1	19.8	43.9	328
SUDBURY	4.3	27.6	19.7	48.5	493
THUNDER BAY	8.9	26.5	19.5	45.1	426
TORONTO	8.3	26.7	22.6	42.4	434
WINDSOR	10.7	26.5	20.6	42.2	393
REMAINDER OF ONTARIO	9.6	34.5	16.7	39.3	771

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 6.5 . SAMPLE DISTRIBUTION OF OWNER HOUSEHOLDS BY TYPE OF HOUSEHOLD .

METRO AREA	FAMILY HOUSEHOLD	NON-FAMILY HOUSEHOLD	SAMPLE SIZE
	%	%	#
HAMILTON	93.1	6.9	320 &
KITCHENER	90.0	10.0	329 &
LONDON	89.3	10.7	411 &
OSHAWA	90.7	9.3	311 &
OTTAWA	88.6	11.4	370 &
SAULT STE. MARIE	88.1	11.9	328 &
SUDBURY	92.5	7.5	491 &
THUNDER BAY	87.7	12.3	424 &
TORONTO	89.7	10.3	426 &
WINDSOR	87.2	12.8	392 &
REMAINDER OF ONTARIO	89.0	11.0	767 &

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

7. DEFINITIONS

The analysis in this report uses the definitions that conform to those of Statistics Canada found in the 1981 Census Dictionary, as well as the 1983 Household Facilities and Equipment Survey.

CHARGES	This grouping includes any payments made in addition to mortgage payments or taxes or rent such as water; hydro; gas; oil; cable; parking and recreation facilities.
CONDOMINIUM	A multi-unit residential complex in which dwellings are owned individually while land is held in joint ownership with others.
DIVORCED	An individual who has obtained a divorce and has not remarried.
DUPLEX	One of two dwellings, one above the other, not attached to any other building.
FAMILY HOUSEHOLDS	This grouping conforms to the Census definition of an Economic Family, referring to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, and/or adoption. Persons living common-law are included in this grouping.
FULL TIME EMPLOYMENT	Worked 30 hours or more per week, not including housework or other work around the house. Includes: working for wages, salary, tips or commission; working in your own business, farm or professional practice; and working without pay in a family farm or business.
GROSS DEBT SERVICE	Includes a blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income. GDS does not include monthly charges for utilities or maintenance costs. Only home owners with a mortgage are included in this calculation.
HEAD OF HOUSEHOLD	Refers to the person interviewed who was most familiar with household and financial information.

7. DEFINITIONS

INCOME	Respondents were asked to report the total income before taxes for all persons of the household for 1984. Respondents who were unable or unwilling to provide actual 1984 income were asked to specify whether the household income was above or below a pre-determined income and further still a general income grouping. Respondents'total household income for 1984 was adjusted to give an estimate for 1985 income. The adjustment factor used was the Consumer Price Index, equal to 4.4 per cent.
MARRIED ("Now Married")	Refers to an individuals present situation such as having a husband or wife who is now cohabitating (included are those who may be living apart because of employment or hospitalization). Common-law types of arrangements are considered "married".
MORTGAGE	A conveyance of property to a creditor as security for payment of a debt (e.g. part or all of a house purchase price).
NON-FAMILY HOUSEHOLDS	One person who lives alone in a private dwelling, or a group of unrelated persons who occupy a private dwelling.
PART TIME EMPLOYMENT	Worked less than 30 hours per week, not including housework or other work around the home. Includes: working for wages, salary, tips or commission; working in your own business farm or professional practice; and working without pay in a family farm or business.
PRE-PAYMENTS	Some mortgage agreements allow the mortgage holder to make one yearly lump sum payment toward the principal amount owing on a mortgage. The payment amount is generally set as a percentage of the principal amount owing, for instance, 10 per cent.

7. DEFINITIONS

RENT	Refers to regular cash rent paid by tenant households in October, 1984 (non-movers) and October, 1985 (all respondents). Total rent figures include any charges paid such as parking, hydro, water, gas etc.
RENT-TO-INCOME RATIO	Total rent (including any charges paid such as parking, cable, hydro, etc.), as a percentage of total household income.
ROW/TOWNHOUSE	One of three or more dwellings joined side by side but not having any other dwellings either above or below.
SEMI-DETACHED	One of two dwellings attached side by side but not attached to any other building.
SEPARATED	To be separated from a husband or wife due to causes such as desertion or marriage breakdown or because the individual no longer wants to cohabitate. This category excludes individuals who have obtained a divorce.
SHELTER COST RATIO	Includes a blended mortgage payment (comprised of principal and interest), where appropriate, property taxes and monthly charges for utilities, as a percentage of total household income. Shelter costs do not include maintenance costs.
SINGLE	Never married.
SINGLE-DETACHED	A single dwelling not attached to any other building and surrounded on all sides by open space.